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*He will see*

# PHILO-SOCRATES.

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## PART VI.—Among the Boys.

BY WILLIAM ELLIS,

AUTHOR OF "RELIGION IN COMMON LIFE," "OUTLINES OF SOCIAL ECONOMY,"  
ETC. ETC.

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M.DCCC.LXIII.

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# PHILO-SOCRATES.

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## AMONG THE BOYS.

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### ON EXPENDITURE.

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*P.* OUR conversations have hitherto turned principally upon matters relating to the production, preservation and distribution of wealth. You have satisfied yourselves that the possession of wealth is just as indispensable to enable all the industrial virtues to flourish, as the general prevalence of the industrial virtues is indispensable to abundance of wealth. But while you are sensible how vain it would be to look for well-being in any community where wealth did not abound, and where the industrial virtues did not flourish, you are not the less sensible that men, greatly occupied, as they necessarily must be, with the production and preservation of wealth, will nevertheless, even while at work, carry their thoughts onward to something beyond. Let us now endeavour to learn what those thoughts are likely to be, and also what the thoughts are which men ought to be conscious of being under the influence of, in con-

junction with the thoughts which cannot fail to occupy them, while employed at their industrial work. Wealth being recognized as a means to an end, what will you represent that end to be?

*B.* To sustain life. Without some wealth existence would be impossible. Without an abundance of it, comfortable existence is no less impossible.

*P.* May we, at all events, start with this thought in regard to wealth, that one of its purposes, if not its sole purpose or end, is to make comfortable existence possible?

*B.* We don't think we can be led into any error by making that admission.

*P.* Would you be led into error by admitting besides, that if abundance of wealth were at the command of everybody, the comfortable existence of all would be the consequence?

*B.* We should fear to make such an admission without considerable qualification. We readily admit that the qualities which must prevail among a people to render abundance of wealth possible, would go far, in conjunction with the wealth, towards securing comfortable existence for all. Contentment and cheerfulness of disposition must be companions of wealth, if comfortable existence is to be extracted from it. They can scarcely be felt continuously without abundance of wealth; but they may be unfelt in the midst of abundance.

*P.* Sensible parents, judging by the pains which they generally take, do not expect that cheerfulness of disposition would come of itself to their children. It is a state of mind to be cultivated. Supposing it, then, to be cultivated successfully, is anything else required to make us feel quite sure that abundance of wealth will be accompanied by well-being?

*B.* We must bear in mind that knowledge is as much required in applying and consuming, as in producing and saving wealth. There may be misdirection of effort in both. Illness and accidents, besides, are to be expected, the sufferings from which may be relieved in part, but can not be wholly prevented by wealth.

*P.* Let us pass over for the present such impediments to comfortable existence as unavoidable accidents and illness. We can return to them by-and-by. Independently of these, you would, if I am not mistaken, require to know something more about individuals than that they were in possession of wealth, before you could feel confident that they would be in the enjoyment of a comfortable existence.

*B.* We should require to be informed concerning their ability to turn their wealth to good account.

*P.* And how could you judge of their ability?

*B.* By learning something of their intelligence and disposition, by ascertaining the nature and extent of their knowledge; and then, supposing them to be possessed of the adequate knowledge, by ascertaining whether their habits and inclinations prompted them to act in conformity with what their knowledge recommended.

*P.* If the state of society were such that all adults were possessed of abundance of wealth, and of the knowledge and habits requisite for making wealth minister to their well-being, the advice and exhortations needful for the young as they successively left our schools might be comprised in a very small compass.

*B.* Having given them the instruction needful for their guidance, and laid the foundation of good habits and dispositions, they would require little beyond the blessing of their parents and teachers with exhortations to follow the example of the companions whom they would find ready to welcome them.

*P.* Would your parents and teachers be doing their duty by you if they sent you forth into the world, with no advice and exhortations beyond this?

*B.* Not only would that be insufficient, it would be misleading. For, as the world now is, many as there are whom it might be well for us to imitate, there are some whose company we ought to shun, and from whose example we ought to take warning.

*P.* Are you prepared to point out in what respects such

advice and exhortations would be insufficient? In a world which has undergone and is apparently undergoing so many changes of opinion, may it not be possible that some kinds of conduct now held up to our admiration ought rather to be considered as examples to be shunned?

*B.* We are not prepared to do that. But we can see that in advice so limited there is little thought of, beyond urging us to take care of ourselves. There might be no omission in this, if we were destined to enter into an imaginary state of society in which destitution, vice and crime had no place. In the real society, however, which is prepared for our reception, desirable as it is that we should be able to take care of ourselves, our success even in accomplishing that would be much diminished if we did not combine with our efforts for that purpose some care for the happiness of others.

*P.* Are you speculating upon the possibility of your being summoned to provide for the comfortable existence of others as well as for your own; understanding that, in your own, I am including family as well as self?

*B.* As it appears to us, there is no avoiding the admission that, in the present state of society, it is incumbent upon some of its members to have far wider thoughts than those which directly regard care of self. Self, in fact, would be ill cared for, were it not partly, at least, cared for through care of others.

*P.* I should like to hear you expand that sentiment.

*B.* These are our thoughts: We are destined to take our places in a world where we shall find, among the good and enlightened, a few bad and ignorant, and a larger number, not positively ill-disposed, but so far deficient in intelligence and strength of character as to make it uncertain how they will conduct themselves under temptation. If, therefore, we were actuated by no other feeling than that of self-protection and self-enjoyment, it would be for our good that one of the sources whence we expected enjoyment should be efforts, in conjunction with others, to resist the attacks of the violent and



fraudulent, and to predispose as many as we could influence to refrain from acts calculated to disturb the general well-being.

*P.* Will the possession of wealth be as indispensable to enable you, whether individually or in conjunction with others, to participate in the work of restraining the bad, and of promoting a general prevalence of good conduct, as it is to enable you to keep yourselves in comfort ?

*B.* It will be quite as indispensable.

*P.* Could you make that appear clear and undeniable, even to one disposed to be incredulous ?

*B.* A man must be more than incredulous, he must be impervious to evidence, and indifferent to truth, not to perceive and admit that, in order to feed the hungry, to clothe the naked, to shelter the houseless, to teach and train children, to reform the criminally disposed, and to maintain a government for protection against violence and fraud, wealth must be at our disposal.

*P.* That being settled beyond dispute, we have next to consider how wealth, existing, we will suppose, in abundance, ought to be applied so as to contribute as much as possible to the general well-being.

*B.* That subject is much too wide and complex for us to enter upon without your assistance.

*P.* Let us begin from the beginning, and advance with all caution. However variously, in some respects, wealth may be applied, will there not, in one respect at least, be uniformity in its destination ?

*B.* It is all destined to be consumed.

*P.* You have guessed what I was thinking of. As, however, consumption is equally a first step in the application of wealth for production, as in its application for enjoyment, we will take note that our inquiry is now limited to the latter purpose of consumption. Consumption for the purpose of production has already had enough of our attention. When people intend to consume, how do they ordinarily obtain possession of the articles which they desire for the purpose ?

*B.* They buy them.

*P.* To make use of another term, they spend money; whence we obtain the word "expenditure." In common parlance, we are more apt to talk of people's expenditure than of their consumption, although we really mean the latter. But is not to buy or to spend an antecedent of other applications of wealth besides that for consumption or enjoyment?

*B.* Among civilized nations, it is also an antecedent of all applications of capital. The circle of production may be said to be to buy labour, to buy material and machinery, and then to sell the commodities produced.

*P.* Dwelling for a moment on this first step—to buy or to spend—have you ever heard it discussed whether good can be done or benefit be conferred by that operation?

*B.* Yes; and we have often heard great praise bestowed upon those who, by spending freely, cause money to circulate, and through its influence bring prosperity home to the numerous individuals who become its recipients.

*P.* And have you any doubts about the prosperity which is brought home to every individual, in the way of trade or otherwise, who becomes a recipient of other people's money?

*B.* You put the question in a form which makes it puzzling to answer. It is undeniable that every individual who sells either services or merchandize gains thereby: for otherwise he would not sell. But as parting with money is the only means available for obtaining the services and commodities desired for comfortable existence, we cannot see the propriety of representing the act which the buyer is compelled to perform as a good done to sellers in general. If he be reputed the benefactor of those to whom he gives the preference in his dealings, must he not be considered as withholding benefits from those with whom he declines to deal? We must also bear in mind that the seller who becomes possessed of the buyer's money benefits no more than the buyer who becomes possessed of the seller's commodities. Neither parts with his own in exchange for what belonged to the other except as a means of improving his

position. Buying and selling are inevitable consequences of adopting the use of money, as exchange is a consequence of adopting division of labour. When we have recognized the increased productiveness and convenience derivable from these two grand expedients, we think we have recognized all that is due to them. We cannot talk of these benefits and of the benefits conferred by buyers besides. We should be talking of the part of a thing as if it had not already been comprised and accounted for in the whole.

*P.* You contend that if the buyer is to be considered as conferring a benefit upon those with whom he deals, he must, in order to balance the account, be considered as withholding a benefit from those with whom he does not deal: otherwise the benefit derivable from division of labour would be counted twice over.

*B.* Exactly. All men in their capacity of producers may be presumed to be alive to the necessity of producing what others want, and in proportion to their success they attract customers. In their capacity of consumers, they are on the look-out to buy what will best minister to their varying wants. It would be a strange misrepresentation to picture people thus engaged as conferring and withholding benefits according as they flitted from town to country, from the pastrycook to the druggist, or from the actor to the dentist, in the pursuit of health, enjoyment and relief.

*P.* Can you explain how the notion has arisen that the buyer who parts with his money should be held to be a greater benefactor of society than the seller who parts with his services or wares?

*B.* It may have arisen from the same illusion which made people measure the advantages of foreign commerce by the quantity of gold and silver which it brought into the country. In the retail trade custom has allotted the principal part of the work of bringing buyers and sellers together to the sellers. Had it been otherwise—if the buyers had been active and the sellers passive, so that the gratification of having one's exertions

crowned with success would be felt by the buyer—the benefit of obtaining the money's worth might have been more highly prized than that of obtaining money.

*P.* Before you decide that the spender has no special claim to our gratitude, ought you not to make some comparison between him and the man who locks up his money? The praise bestowed upon those who spend money comes mostly, it is true, from traders and others who receive money, but is not meant so much to mark the preference given to buyers in comparison with sellers, as to buyers in comparison with hoarders.

*B.* Men who lock up their money are rapidly disappearing from among us. Money locked up is for the time being as if it did not exist. Its owners might do worse: they might destroy it. But they might do the same with any other of their possessions. They might, with their money, buy corn and leave it to spoil, or buy houses and leave them tenantless. They would not be interfered with for committing any of these acts of folly, unless such acts were considered proofs of incapacity sufficient for putting them under restraint as unfit to take care of themselves or their property. Money unspent now-a-days means money employed in production, directly or indirectly, the first step in which, however, is to buy services and commodities.

*P.* Are we to conclude, then, that no good is done by expenditure? Would not the assertion that people do no good by spending sound strange to many ears?

*B.* And well it might, if they comprehended in the term “spending” all its consequences. We have been limiting ourselves thus far, to the simple exchange of money for commodities or services. We would be careful, accordingly, to ascertain that the word “spend” conveyed to those whom we addressed the very meaning with which we uttered it. We should be trifling with our own understandings as well as with theirs, were we to pretend that the man who sheltered and educated neglected children, or subscribed to the maintenance

of the widows and orphans of a host of men suddenly destroyed in some awful calamity, did no good by his expenditure.

*P.* If we have not yet learned where to look for the means of judging of the character of expenditure, we have found that it is needless to linger over the mere process of buying. We must look beyond : and what is the prospect that opens to our view ? Your last answer implies that a man may do good with his money, and also that he may not. How are we to judge ?

*B.* We cannot think of any better way to arrive at a sound judgment than that of searching for and finding out the certain consequences, or, if they are not to be found, of estimating the probable consequences, of expenditure. These may be good or bad, with the several gradations marked by the different degrees of comparison. Many consequences of expenditure may, besides, be pronounced to be indifferent.

*P.* Will you give me some notion of the kind of evidence which might induce you to place an individual's expenditure in any of these classes or gradations of classes ? You will observe, by the form of my question, that I am inviting you to look for the reasons which ought to lead you towards a judgment of conduct, rather than asking you for a definite judgment.

*B.* If we knew of any man, that he was, by his expenditure, setting or keeping in motion many institutions such as hospitals, asylums, baths and washhouses, and schools, without which much misery would be inadequately relieved, and much more be unprevented, we should say, understanding of course that no reasonable claims of family, kindred and neighbourhood were neglected, that his expenditure was superlatively good. Upon a man whose expenditure was limited to the maintenance of his family and self, we should, perhaps with some slight leaning to one side or the other, bestow neither praise nor blame. While to the man whose expenditure brought disgrace upon himself and contamination to his associates, increasing and aggravating, instead of diminishing misery, we should



apply some epithet indicating that we judged his expenditure to be superlatively bad.

*P.* Should you be curious to learn anything of the income or earnings of two men whose expenditure was concentrated entirely upon their respective families, before you attempted to form your judgment definitively?

*B.* We ought to be. It is not easy for us with our limited experience and want of practice in expressing ourselves to take in all the circumstances which ought to weigh with us, or to be sufficiently precise in our language. Your question suggests at once that it would be the height of absurdity as well as injustice to class together two men who were equally absent from the work of contributing to the prevention of vice and to the relief of misery, one of whom had barely wherewithal to maintain his family in comfort and the other was in receipt of an enormous income.

*P.* What would your expectations be in regard to the expenditure of the head of a family who was bringing up his children on very limited means most kindly and judiciously, if his means were to be greatly increased?

*B.* We should expect that the same goodness and wisdom which made him do so well for his family would lead him to devote some of his increased means to works of more extended benevolence. By so doing, besides performing a great duty, he would, perhaps, be applying his new means as judiciously as his former more restricted means for the improvement and elevation of his children.

*P.* Yes. The dispositions of a rising family of young children will be more influenced by the daily conduct, demeanour and conversation of the adults around them, and of their parents in particular, than by any amount of vigour in inculcating doctrines and precepts. It will be strange if the style of the expenditure be not reflected both in the demeanour and the conversation. Sad will it be if the style of expenditure be quite irreconcilable with the doctrines and precepts inculcated. But if mankind could be raised so

far that all heads of family had the means and the inclination to do their duty by their children, would there be any necessity for an inquiry which implies that we should like to see one direction rather than another given to the expenditure of the larger incomes ?

*B.* Probably the state of society sure to follow from such abundance of wealth, accompanied by a prevalence of such sentiments, would make further inquiries about expenditure superfluous. The limited quantity of all that description of misery which cannot be prevented by the judicious expenditure of sufficient means, and by your supposition there could be no other, would be quite within the compass of the expenditure sure to be lavished upon its relief. The time, however, is far distant, even if it ever arrive, when our inquiries into the comparative merits of different modes of expenditure will be rendered useless by the near approach, not to say the advent, of so happy a state of existence.

*P.* We have now made sufficient progress to be enabled henceforward to narrow our inquiry so as to exclude all expenditure required for family comfort. It is obvious that we are not in a position to mark out very precisely the limits which ought to be imposed upon expenditure for family purposes. We may allow that they will vary greatly with social position—with time and circumstance. But a very cursory glance at our charitable institutions, at the money expended in benevolence—that which is hidden probably greatly exceeding that which is made public—and at the occasional displays of profusion for no other explicable purpose than display, will suffice to convince us that there is to be seen an immense amount of expenditure beyond what is necessary for the supply of reasonable domestic demands in the wealthier grades of society. Bearing in mind, then, what we have already recognized, that up to the present time the store of wealth in the world has ever been insufficient for the adequate supply of the wants of all, one cannot but be tempted to ask whether the surplus wealth of individuals (by which I mean the wealth over

and above that which their own practice exhibits to be beyond what they consider ought to be absorbed in domestic expenditure) could be better applied than as capital; that is, than as a means of producing more of the very wealth which is deficient?

*B.* The benefit conferred upon society by any well-administered industrial concern, independently of the profit earned and wealth produced, is so great that they who, in expending their surplus wealth, could vie with their industrial brethren in good achieved, might well be proud. But it appears to us, however successful producers and spenders may be, each in their own line, that the services of neither will enable the services of the other to be dispensed with.

*P.* Might it not be inferred from our previous conversations that successful administrators of capital contribute largely to the encouragement of all the industrial virtues? What more, do you think, spenders are capable of doing?

*B.* Might you not ask, with equal propriety, what more parents are capable of doing? Our answer to both questions is that they are capable of gifting the young with the industrial virtues; of course, only in an elementary state, to be confirmed, exercised, and matured by service under the administrators of capital who pay them wages. It is a function of wealth, while used as capital, to encourage, not to originate, the industrial virtues. It is a function of wealth, used in expenditure, to originate them. Granting, accordingly, that society is suffering from want of wealth, it does not follow that further additions to capital would of themselves supply what is wanting. They must be aided by a wider prevalence of the industrial virtues. Given a society grievously afflicted with destitution, vice and misery, we would look for and rely upon an increase of wealth as a consequence of better directed efforts to originate the industrial virtues, rather than as a consequence of efforts exclusively directed to the diversion of more wealth from expenditure to capital.

*P.* You have brought us now to a point of intense interest,



or, I might say, of agonizing interest to all right-minded people. The destitution and suffering in the world are undeniable. More wealth is needful for preventing the like in the future. But to obtain this increase of wealth you would not so much persuade spenders to save more—that is, to convert their superfluous wealth into capital—as to divert their expenditure to the cultivating the germs of those industrial virtues in children now neglected, which will secure employment and wages for them from capitalists, whose vocation it is to ripen those virtues, while they obtain profit out of them.

*B.* We can find nothing to retract,\* and we readily adopt your exposition of our views.

*P.* For convenience of reference, we may as well take advantage of a name in common use to designate those who are possessed of wealth in excess of what they need for the maintenance and comfort of their families, although we shall be somewhat widening its ordinary signification. Suppose we speak of them as rich men, and try to settle which way of spending their superfluous riches ought most to command our approbation and respect. You cannot fail to have made some reflections upon the different ways in which rich men, of whom you hear and read, spend their superfluous riches. Will you give me the benefit of some of them?

*B.* There are rich men who bestow much of their wealth, and of their time and thoughts besides, on some of the many expedients, arrangements and institutions specially devised for the prevention and relief of suffering. To shut them out from this application of their time and money, while the call for it exists, would be to deprive them of the larger part of their happiness. They are habitually extra-regarding. There are others who seem capable of enjoying themselves, as indifferent to the misery of their fellow-creatures, as if there were no misery in the world. Their efforts at indulgence are as nearly as possible concentrated on self. They are habitually, not extra-but self-regarding. We cannot, of course, extend to the latter, the respect and admiration which we feel for the former.

*P.* Before you withhold your respect from rich men of the self-indulging stamp, ought you not to consider what measure of commendation they may deserve, compared with other men who actually do harm by their expenditure?

*B.* Surely we may withhold our respect from those rich men who are regardless of others' want and suffering, perhaps even feel something akin to contempt for them, while our feelings may be those of loathing, disgust and hatred for people who are guilty of the enormity of inflicting misery; and these feelings will throw out in bolder relief the feelings of respect and attachment with which the good would inspire us.

*P.* How would you feel towards that joyous class "on pleasure bent," who, though heedless of others' want, would shrink from inflicting wrong, if they lived in a state of society in which all were sufficiently intelligent and well-conducted to be above want? Might not these joyous people be so attractive by their liveliness, wit and kindliness of manner, as to make you desirous of being admitted to their society, and allowed to share in their pleasures? Could you feel contempt for them in such circumstances?

*B.* Certainly not.

*P.* Does it not appear that your judgment of character is partly determined by circumstances external to the individual: for we now seem to have before us individuals in the pursuit of similar self-enjoyment, may be the same individuals, despised by you at one time, approved and courted at another?

*B.* We hope you did not expect us to fall into a trap that you had taken so little pains to conceal. Individuals may appear to be seeking similar enjoyments, without being similarly neglectful of duty. It would be foolish in a person to deny himself an enjoyment not incompatible with the performance of duty, while it would be sinful to disregard a duty for the sake of some merely personal enjoyment. You would not blame a person because he would not plunge into water nor rush into the flames when there was no fellow creature to be rescued, although you might brand him as a coward if he

would not risk his life in the performance of a duty that came in his way. In like manner, we would not despise the rich man for spending sumptuously upon himself, but only for doing so when his superfluous means might be used to rescue others from perdition.

*P.* One of the great uses of riches—of the pomp and circumstance with which they surround their possessors—has been stated to be the desire, which the contemplation of them calls forth in others, to work, to learn, to save, to incur risk, and face danger and fatigue, in order to possess riches in their turn. It has then been asked, would not this motive to acquire riches—that is, to increase a store of wealth ever too small—be destroyed, if no other doctrine were preached than that great riches were great responsibilities, and that they ought only to be used for the benefit of others?

*B.* The propounders of this doctrine and of the question with which they follow it up, tacitly assume that the acquisition of riches, not the attainment of well-being, is the object of human exertion. We are not now seeking to learn how wealth is to be acquired—upon that we are agreed—but how it is to be expended. And if we can come to an understanding how it had best be expended, we ought not to be deterred from expressing our conviction, because the desire to spend in the best manner might lessen the desire to produce.

*P.* I think you will agree with me that if it be desirable to avoid doing anything to obstruct the increase of that wealth which has hitherto been insufficient, it is not altogether irrelevant to consider whether a suppression of some of the desires to spend may not operate also as a suppression of the desires and of the efforts to earn.

*B.* That we cannot hesitate to admit.

*P.* May not our inquiry, then, take this direction? You contend that expenditure ought to be conducted with a view to accomplish, through its means, as much good as possible for society. You are met with the objection, that to restrict the desire of spending within these limits would restrict the desire

to earn, and hence diminish the means of spending and of doing good. Is this objection valid, or only partially so, and to what extent?

*B.* We don't know what you will think of our demurring to the form in which the objection is made. We are inquiring into the various ways of spending. We endeavour, by the application of the test which has hitherto answered so well, to determine which is the best way. Why, having succeeded so far in an inquiry, we should be deterred from persevering, lest we should limit the desires to spend, is incomprehensible to us; seeing that we are only taking the first step towards altering people's notions as to what methods of spending ought to be reconcilable with a sense of duty, or are compatible with tastes and habits which ought to be cultivated. If we were to convince some of those who attended to us, that certain ways of spending, to which they had been addicted, were objectionable, and that certain other ways, which they had neglected, were desirable, we might be represented as wishing to substitute the desire to spend in one way for another; we could not fairly be represented as wishing to suppress the desire of spending.

*P.* Have you any difficulty in admitting that, if you came in contact with a set of successful men of business, whose tastes for expenditure ran upon steeple-chasing, hunting, horse-racing, carousing, &c., tastes which may serve as outlets for considerable quantities of wealth, and you were to convince them that such expenditure ought to be discontinued, they might be led to slacken their efforts to earn?

*B.* In the way you put it, such would possibly be the result of our persuasive efforts. But it is not very likely that we should succeed to this extent without succeeding still further—that is, in prevailing upon them to substitute, in the place of the expenditure which they abandoned, a desire to spend for some more beneficent, more noble, more abiding object; and such a desire, if called forth, would we think be more likely to quicken than to deaden industrial effort.

*P.* If we are not to deny that there are good and bad methods of expenditure, as well as good and bad methods of attempting to acquire wealth, I do not see how your statements and reasonings can be controverted. But you are conscious, no doubt, even if you should meet with many rich men ready to concur in your views, that very few are to be seen acting in accordance with them. If, however, you have given a faithful representation of what may be called the line of duty in expenditure, ought we not to use every effort to persuade others to adopt it as well as to follow it ourselves?

*B.* That, we conceive, is what thoroughly good, intelligent and noble-minded men do.

*P.* What would you think of such men, if they tried to cross the paths of the rich, whether bent on pleasure, business or devotion, in order to reason and persuade them out of their present ways of spending?

*B.* We should admire their goodness and zeal, but be rather doubtful of their intelligence and tact; because very little experience and reflection ought to suffice to make them aware that prevailing ways of thinking and acting are not abandoned of a sudden. By such proceedings they might disturb society, arouse angry feelings, and create discord, but would accomplish no conversions. The spread of intelligence and the influence of example may lead the rich, little by little, to relinquish profusion of luxury in the midst of destitution, as they have led to the discontinuance of cock-fighting, bull-baiting, and duelling, and many other gross and iniquitous enjoyments.

*P.* What are the chief impediments which prevent the rich in general from adopting a mode of expenditure that would enable you to bestow upon them your highest meed of approbation and respect, the like whereof a future race of rich men may possibly be entitled to?

*B.* We hardly know how to answer that question. We suppose that now, as heretofore, prevailing habits and customs which are not based upon the intelligence within our reach, imperfect as that may be, nor justified by our own notions of



morality and religion as we profess them, will only make way for better by degrees, as one generation succeeds another. Even in those cases where the understandings of men are impressionable enough to be reached by appeals which disturb existing modes of thought, conduct founded upon those thoughts will frequently remain unaltered.

*P.* You do not include among the impediments to an improved tone in regard to expenditure any want of susceptibility and consideration in the rich for the destitution and misery of the poor?

*B.* Nothing but the clearest evidence would justify our making such a charge against the rich, or forming even the suspicion of such a want of susceptibility. Happily, evidence to the contrary meets the eye on every side. The misdirection of expenditure by the rich seems to us to be more owing to misconception than to disregard of duty.

*P.* Many of the conclusions which we have adopted are evidently at variance with those which may be supposed to be generally received, judging by the conduct of rich men as we see them. Is it not possible that the changes based upon our conclusions may be turned away from as impracticable by persons who would admit them to be desirable; that they may be treated like some of those grand sounding aphorisms which are pronounced and glorified by everybody, and acted upon by nobody?

*B.* Every new suggestion, new doctrine, or new contrivance that disturbs prevailing habits and feelings is liable to this kind of reception in practice, even by those who admit their inability to point out any flaw in what is submitted for their judgment and adoption. The only way to combat difficulties of this kind, which always have, more or less, retarded the acceptance of new truths and the adoption of practical improvements, is to exhibit before the world the new truths in action.

*P.* Your instructors, if I am not mistaken, are endeavouring to give you an education conformable to the very notions that

we have been concurring in together. The advantage of the education which you are receiving, superior as it is in our opinion to that which most children are receiving, will only be perceptible to a certain order of minds when they shall have had an opportunity of observing your conduct in after life. But as it would be a pity to defer anybody's conversion from error, the consequences of which must act injuriously upon his children, as well as upon himself, I should like to obtain your assistance in preparing a statement or representation, if not of what you will be as men, of what you are hoping, intending and striving to become. In the first place, tell me whether, in following up the line of thought and action which your own intelligence and self-discipline are recommending to you, it is your expectation that you will all become self-supporting men, out of the reach of all danger from destitution?

*B.* Our expectations are not quite so unreasonable. We are too well aware of the casualties to which all are exposed. We cannot all expect to escape accidents and illness, and other misfortunes, which may deprive us of the ability to support ourselves.

*P.* What, then, are your expectations?

*B.* That most of us will be self-supporting men. Some among us will, perhaps, become rich men.

*P.* If all boys of your age were receiving an education similar to yours, or even a better one, if that be possible, would you expect that, while a few might be incapable of self-support, most would not only be capable, but would actually achieve self-support by acting up to the dictates of their intelligence, and that many would become rich men?

*B.* That is exactly what we expect.

*P.* Have you any means of judging which among you will be stricken with incapacity for self-support, or which will be the possessors of superabundant wealth?

*B.* No. We might, perhaps, guess which of our school-fellows, supposing them to escape severe accident and illness, would be more likely than others to be successful in earning wealth.

*P.* Could any plan be devised by which the sad lot of the unknown future-to-be-stricken ones among you may be solaced and rendered as little unbearable as possible?

*B.* The only plan that we can think of is a unanimous determination, a common agreement among ourselves, that the stricken ones, whoever they may be, shall be relieved and comforted out of the wealth of the others, particularly of the richer.

*P.* Accepting this as the best, if not the only plan, for relieving the unfortunate, what ought you to be thinking of and doing, not only as future producers, but as future spenders?

*B.* We ought to be resolving and fortifying ourselves to act up to our resolutions, so that no effort shall be wanting on our part to make our expenditure a solace to the unfortunate, as well as a means of self-enjoyment.

*P.* Have you no fear that this limitation of your expenditure, this self-negation, will check those efforts at producing wealth which are so needful for the general well-being?

*B.* We do not see why a change in the dominant thought, in the ultimate object or aim of boys' and men's ambition, which of course means the substitution of one purpose for another, should be thus repeatedly represented as a self-denying ordinance, as a drying up of a wish for the means of expenditure, and hence of the motives to industrial exertion. It might, we think, be more correctly represented as a higher order of self-seeking, as a more enduring, as well as a more elevating, direction given to the thoughts of all engaged in production. The offspring of such a change of purpose ought to be, it appears to us, a nearer approach to excellence in industrial qualities, and to the exercise of them in their fullest activity; the production, in short, not of less but of more wealth, progressively with greater clearness of perception of the purposes to which expenditure ought to be directed. .

*P.* I would not have you imagine, because I produce and reproduce in every variety of form the objections which are generally urged against your views, and which objections by



many are considered to be unanswerable, that I am therefore at issue with you. I should ill discharge my duty, however, if I omitted to impress upon you that, at the present time, the richer members of society and the teachers of the children of the rich are set against your doctrines with nearly as much unanimity as you seem to be set in their favour. The public and those whose special duty it is supposed to be to watch over the public morals, are disposed, rather than otherwise, to turn away from suggestions or proposals, the object of which is to introduce a change either in the morals or the practice of expenditure. You ought not to be permitted to go forth to occupy your posts in society, with opinions at variance with those generally received, unless prepared to justify them, and also to perceive how it is that what appears so plain to you should be hidden from others.

*B.* If we are not mistaken, the differences to be reconciled are not so great as they appear at first sight. Nobody would dispute that it is desirable that wealth should be so expended as to promote the general well-being—to diminish to the utmost want and suffering. Differences arise only when suggestions are offered for directing expenditure so as to accomplish this purpose. We contend that when once it has been ascertained how expenditure can be made most conducive to the general well-being, it is the province, as it is within the compass, of education to teach and train the young,—to shape their thoughts and form their dispositions, so as to make them take delight in giving this direction to their expenditure. It is not contended by those who differ from us that education has no power, that it cannot lead the young to put forth their strength and occupy their minds—to take delight in accomplishing many arduous tasks, in foregoing many indulgences, for the sake of other indulgences more highly prized; but they contend that among these latter indulgences is not to be placed the contemplation of others' happiness to which we have contributed, or the reflection, while mourning over misery still unprevented, that we have done our utmost to reduce its

extent to what it is, and to mitigate that which has not been prevented.

*P.* I need not tell you that a state of society in which all boys should be receiving an education at least as good as your own, if not, as some contend, the vision of a dreamer, is a future state to be looked forward to, perhaps at a distance. Not only are there hosts of children whose education is of so inferior a character as scarcely to deserve the name, but there are not a few to whom even the semblance of education is denied. Knowing so well as we do what must be the consequence of this remissness in educating the young, how ought we to characterize the expenditure of the richer members of society who endure it?

*B.* As bad as any expenditure can be which is not chargeable with working positive wickedness, since it omits to do that which is indispensable for the prevention of misery, vice and crime.

*P.* Are there any terms of censure too harsh to be applied to the rich men themselves who, if they avoid spending for the encouragement of "misery, vice and crime," omit to spend, as they might, for their prevention?

*B.* Our old difficulty rises up here. While we denounce the crime, pity is mixed with our condemnation of the criminal in the dock. We cannot be blind to the circumstances, many of them beyond his control, which must have led inevitably, if not to that very crime, to conduct unendurable by society. In like manner with the rich men who sin so grievously in neglecting to do those things which they ought to do, we cannot make less allowance for them than we do for criminals.

*P.* A progressively improving conception of the essentials of morality and a keener sense of moral duty, while they lead us to condemn conduct previously thought harmless or even commendable, also incline us to be lenient in our censures of men who were brought up in a less advanced school and kept in countenance by the reputedly good men under whom their characters were formed. But what misleading influences, what

misdirection of teaching and training, would it be possible to plead in extenuation of their conduct, if the future rich men among you should be seen persevering in the course of expenditure pursued by the rich men of these days, in the midst of similar scenes of destitution, vice and crime, and of neglected children sure to ripen into indifferent, if not into thoroughly bad, men?

*B.* We cannot think of any; although, doubtless, there will have been some flaw in the method of conducting our education, or some unconquerable perversity in the nature of some of us, to lead to so deplorable and unexpected a result.

*P.* I may gather from this answer that you do not feel quite confident that the future rich men among you will pursue a course of expenditure less open to censure than that hitherto pursued by rich men.

*B.* We should not be justified in feeling confident; but we may reasonably hope that the future rich men among us will use their riches so as to show that their improved education was not bestowed upon them in vain.

*P.* When acts damaging to society, but not pronounced to be criminal, are committed, or when acts essential to social well-being are left unperformed, although there is no hesitation in condemning the sins, whether they be of commission or omission, we find it difficult not to mingle pity with our censure of the sinners. Overwhelmed as we may be with grief and horror at the consequences of acts ill-performed or unperformed, we involuntarily shrink from visiting the authors of these frightful consequences with the severity of condemnation which we pass upon those guilty of the most heinous crimes. How is it that the man whose negligence or drunkenness leads to the loss of a ship, or the burning of a house, escapes the indignant reproaches which are heaped upon the pirate and the incendiary?

*B.* It is impossible to avoid drawing a distinction between the man who does mischief unintentionally and him who intends as well as does it. Nevertheless, there has been

shown of late a strong indisposition to admit the plea of drunkenness as an excuse for crime : it being remarked, and with reason, that when drunkenness leads a man to do a bad act, from which he would shrink when sober, drunkenness is but the first part of the bad act itself, and thus, in common with other bad acts, deserves to be censured and repressed. Where a man's negligence causes damage to others, he is frequently made responsible for it. Every day brings to our notice examples of the loss and suffering sustained by individuals through their own negligence.

*P.* At which period of a man's life would you feel most inclined to reproach him for his misdeeds ?

*B.* At the periods of youth and early manhood : for then reproaches might be of use, might lead him to mend his ways, and thus avoid the sufferings of later years, when pity puts to silence all censure of the conduct which led to them, except for the purpose of warning the young.

*P.* If our censure, in common with other preventives of bad conduct, ought to be directed much in the same way as the hose of a fire-engine, so as to prevent or lessen or put an end to the suffering which bad conduct is likely to produce, should it not be directed against those who cause the teaching and training of children to be neglected, and thus leave the ill-conduct of youth and manhood to lead on to suffering no longer preventible in old age ?

*B.* We have already answered that question in the affirmative. But, again, the old difficulty meets us. They whose neglect leaves children untaught and untrained, may themselves have been unawakened to a sense of the wrong which they are permitting.

*P.* You present to me a succession of difficulties, the beginning of which is not very plain. Nevertheless, we must get at it, if our difficulties are ever to come to an end. There comes a time in a people's progress when we seem to be discovering the fountain-heads whence flow the streams of good and evil ; and, as we approach them, the capacity to dry



up the sources of evil, and to swell and guide the currents of good, grows upon us. Do I appear to you to exaggerate or misrepresent the conclusions at which we have arrived, when I say that care in educating children, and neglect of education, are respectively the sources of nearly the whole of those portions of good and evil which are under human control?

*B.* Not in the least. You do but give a faithful representation of the source whence all the good under human control must flow, and whence the capacity to enjoy all good, and not to turn it to evil, must be drawn.

*P.* When I have the gratification of seeing a number of boys like you about to commence your career in life under apparently such happy influences, should I be justified in auguring well of your future conduct, if I were altogether uninformed of the state of your minds in regard to the duties that await you?

*B.* You would not; for the attainments of which we have become possessed through the assistance of our parents and teachers would avail but little if they were not supported by our own inward resolves, our attention to their instructions and exhortations, and our steady efforts to act up to them.

*P.* If I were to learn, if your school-fellows were to learn, if your parents and teachers were to learn, if the good and enlightened in the world were to learn, that there were some among you conscious that you were not doing your utmost to form the habits, acquire the knowledge, and make the exertion, first, to become self-supporting; and, secondly, so to conduct your expenditure as to make the prevention and relief of human misery take precedence of all luxurious enjoyments: what ought to be our judgment upon them?

*B.* The severest condemnation. Pleas in extenuation for the ill-conduct of those who have been neglected in infancy and childhood would not be admissible here. Under happier influences, it may be hoped that profuse expenditure in the midst of destitution and child-neglect will pass into the rank of crimes and vices, with heretic and witch burning, slave catching and holding, privateering and duelling; and be only

known to future generations as gathered from the historical records of bygone superstitions and barbarisms.

*P.* There are symptoms of the approaching transition which you are hoping for. Already profuse expenditure, regardless of the claims of infancy and childhood, although still tolerated, has ceased to draw down commendations upon the perpetrator of it, as though he were an instrument for diffusing wealth and prosperity throughout the land.

## ON COMBINED ACTION,



*P.* We have, in our previous conversations, more than once adverted to the limits beyond which you cannot expect to arrive during your school-days, however indefatigable you may be in your attempts to acquire knowledge and experience. The principal advantage of the instruction and discipline which you enjoy here is the capacity and aptitude that you are acquiring to learn hereafter what you could not learn here, and to reduce readily to practice every particle of knowledge in your possession as the appropriate call and opportunity for its exercise arise. But the quantity and varied nature of the knowledge obtainable even during school-days well spent are, as you can already tell, considerable enough to well repay all the efforts bestowed upon its acquisition. And it is possible that I may be able to put you in the way of making a few more useful reflections in connection with the wide range of subjects that we have investigated together. In looking at them again from another point of view, we may discover omissions to be supplied, interstices to be filled up, explanations to be completed, misreadings to be rectified, and inferences to be drawn that had escaped our notice. If you do not add to your previous stock of knowledge, nor derive any other advantage from this retrospection, you may acquire expertness in applying such knowledge as you have, in order to interpret correctly the phenomena of daily life and to clear away the delusions and fallacies and prejudices by which those who misinterpret them are deceived. The little knowledge already in your possession has made you

sensible that you drew your first breath and opened your eyes in a state of society vastly better than that which greeted your forefathers or that which falls to the lot of boys of your age in many other parts of the world. You see collected around you immense stores of wealth—immense as compared with any former stores, although too small to meet all the wants that depend upon them for satisfaction. You know that these stores are not dealt out indiscriminately or gratuitously to all who need a share of them, while you also know that arrangements are made so that, if possible, nobody should be left shelterless to perish from hunger and exposure. Reserving for a later period the consideration of the case of the unfortunates for whom these arrangements are made, what, to the casual observer, would appear to be the charm which places at the disposal of those who are fortunate enough to possess it, all the portions of wealth which they are constantly using and consuming?

*B.* Money. There seems to be no other limit to the power of using and consuming, we do not say of enjoying, wealth, except the quantity of money to give in exchange for it.

*P.* Have we not agreed that credit confers this power of using and consuming, as well as money?

*B.* But if credit means confidence that the money promised will be forthcoming, money may still be considered the charm—present money, or future money relied upon as much as if present.

*P.* Money being the charm which opens to its possessors participation in the stores of wealth, how is it that supplies of this charm so constantly outflowing are as uninterruptedly replaced, so as to admit of undiminished consumption and use of wealth for the future?

*B.* The renewed supplies of money are obtained by sale of wealth or services; or from the receipts of interest, rents, and annuities, or of loans repaid. And the persons from whom these payments are received, directly or indirectly, procure the money for the purpose by the sale of wealth or services.

*P.* And thus we have a constant round of production and



consumption in which all are more or less engaged, some producing much and consuming little, some consuming much and producing little or nothing, and others again relying for what they consume upon the goodwill or sense of duty towards them of others. Is it found that all persons who are well provided with money can readily obtain whatever they require, whether in the form of wealth or service?

*B.* It is. The directors of production and the preparers of service are on the look out to anticipate what is likely to be asked of them by possessors of money, so as to be prepared to supply it. And success in anticipating demand and in producing wealth and services in the form sought for procures for those who succeed, in their turn, money to purchase what they desire to consume and use. Incomplete success or failure in it altogether leaves the producer or would-be producer short of money or moneyless.

*P.* Surveying the ordinary routine of daily and weekly expenditure, may we say that people possessed of money are nearly sure to obtain the very things which they will desire to consume and use?

*B.* Yes, in proportion to the money which they possess.

*P.* Does this hold specially good for articles of food, clothing, fuel and furniture?

*B.* It does for all articles that may be considered necessities of life.

*P.* How does the supply of shelter correspond with your position that access to wealth may always be obtained by those who have money, and in proportion to the quantity of money which they are prepared to disburse?

*B.* Accurately; with the understanding that it best suits the convenience of house proprietors and shelter-seekers that the houses should be let for a monthly, quarterly or annual payment, instead of being sold. The reason why more shelter is not provided and more houses are not built to be let, is because would-be tenants are short of the money needful for their acceptance as tenants.

*P.* Are the means of transport and intercommunication also ready provided for those who are prepared to part with the money-fare ?

*B.* Yes ; but there is a feature which, although perceptible by a close observer in almost all dealings, stands out prominently in the purchase of means of conveyance. Between some places, and for some distances and in some directions, passengers have trains prepared for their conveyance every quarter of an hour from early morn till far into the night ; for some places and distances, they can only obtain like travelling accommodation once or twice a day ; and for others, conveyance is not procurable except at very great expense.

*P.* What do you say to the modern practice of forwarding letters by post, and intelligence by the magnetic or electric telegraph ?

*B.* The postal facilities are so great, and so widely distributed, that as regards family correspondence, and much besides, people of small means are placed nearly on a level with the richest in the land. One penny entitles its owner to have a letter forwarded to any part of the United Kingdom ; and sixpence will frank a letter to almost any country of the earth. The telegraph, although accessible for communication with all parts of the earth where a wide expanse of ocean does not present difficulties which have not yet been mastered, is too expensive to be resorted to, except by the comparatively rich, or for purposes of pressing necessity.

*P.* Have you not overlooked some other contrivances by which the resources of the telegraph are brought within reach of those who are but little above the poorest ?

*B.* You mean newspapers, through which the latest intelligence received from the remotest parts of the earth, as well as all home news and occurrences, with the comments of able men upon subjects of interest, upon works in operation and projected, are procurable by everybody who is disposed to expend one penny.

*P.* Is there not another want which can only be supplied in

perfection, if indeed it could otherwise be supplied at all, on condition of its being required, for a whole community? You know what this want is, and can tell me how the means for supplying it are paid for.

*B.* We cannot be mistaken about the want to which you refer. It is the want of protection. Protection unprovided would make it difficult to provide any of the other things that man cannot dispense with. It is a prime necessary, and the same will and power which provide it, insist that as nearly all as possible shall pay towards it in taxes.

*P.* Have you never heard taxation complained of, as if it were a grievous imposition, instead of being the readiest means of procuring a blessing inferior only to food and shelter, themselves unattainable in decent perfection and quantity without it?

*B.* We have; and very silly talk it is. Complaints are reasonable enough, and ought to be followed up by efforts to obtain redress, if the money collected by taxes be squandered or injudiciously expended. But the very people who complain of taxes will at times be urging the government to undertake more than they do, and seldom even attempt to explain to their fellow-countrymen how a saving might be made in expenditure without impairing the efficiency of our means of protection.

*P.* Do you wish me to understand that, in your opinion, it is desirable that all people, save only paupers and criminals, should be made to contribute towards supplying the protection which they enjoy?

*B.* We do; and also for other benefits conferred by local government under the sanction of the general government, such as the lighting, repairing, watering and cleaning of the streets, maintaining the destitute and caring for their children.

*P.* Are your reasons for enforcing payment of parish and other local rates from all in the district, the same as those for enforcing payment of the general taxes from all the inhabitants of a country?

*B.* They are. It is too obvious to need explanation that

the works required in a parish could not be well done except by some species of local government. We may observe, and the observation will be but in keeping with all our previous conclusions and reflections, that there ought to be no occasion for speaking or thinking of rates and taxes as payments to be enforced. Rates and taxes are the payments made for protection and other blessings better provided by government than they could otherwise be. By an intelligent people they would be paid as cheerfully as they pay the prices for food, clothing and other necessities.

*P.* There are two sets of services which are essential for people's well-being. One, for which all people are compelled to pay, however much any of them might protest that they could dispense with them. The other which each individual is at liberty to decline or to buy for himself, according to his own estimate of the quantity and quality, and the time and place most suitable for him to derive benefit from them. We have agreed that the first of these two sets of services, which, for distinction sake, we may call government services, could not be performed by individuals or by small numbers of individuals for themselves. But is the number of the people for whom the services are intended to be performed, a matter of much moment?

*B.* It cannot be otherwise; for the services are of a nature to require the combined action of large numbers. It is true that a comparatively small number perform the actual services, but as they devote their whole time to the work, they must be paid by large numbers, or the money contributed would not be sufficient to requite, nor consequently to engage, their services.

*P.* Would you be prepared to find that the people of this country had been more efficiently protected, and better provided with government services, progressively as they increased in number?

*B.* That would be our expectation, not only because there were larger numbers to contribute towards the payment for government services, but because the increase in their numbers

would be an indication of higher industrial qualifications, and of the capacity to supply a more efficient class of government functionaries.

*P.* The history of this country corresponds exactly with what you expect must have occurred; and all the causes which you mention have doubtless concurred in giving us the better government which we enjoy. Do we find that the combined action of numbers is required, although in a less degree, to induce a supply of many services which are not undertaken by government?

*B.* We do. Take, for instance, that great want which our increased intelligence has caused to spring up among us—the desire to be kept informed concerning all the events and movements, as far as they can be learned, which have occurred in every part of the earth. Without numbers among whom to distribute the expense of obtaining this information, and for which they are willing to pay, it could not be supplied so cheap as it is to each individual. And if it were not to be bought so cheap, such large numbers could not afford to buy. It may be doubted whether newspapers could be supplied as cheap as they are, if they had not been made available by numerous persons who wish to make known that they have services and wares to dispose of, and also by numerous persons who wish to make known what services and wares they are ready to purchase—not to mention the many other matters to which it is desired to give publicity. The columns of a newspaper in wide circulation are eagerly resorted to by all classes of persons ready to pay for the permission to advertise in them the several matters which it is desired to make generally known. Thus the combined action of numbers ready to pay for news and for the means of learning what is advertised, and of numbers ready to pay for permission to advertise, induces certain members of the community to engage at great cost in supplying their demands.

*P.* Where the general government and local governments under its sanction undertake to supply wants, they secure wide and combined, we might almost say unanimous, action to pay



them, or supply them with an equivalent, by enforcing payment for what they supply. But where services or commodities are supplied by individuals, or by companies of individuals, how can they make sure of a sufficient number of purchasers to remunerate them for their outlay?

*B.* No better expedient has yet been discovered than to leave buyers and sellers, consumers and producers, to come to an understanding between themselves. Buyers are making known their wants day after day. Sellers are taxing their sagacity to the utmost to discover beforehand the services and commodities which future buyers will be most likely to ask for.

*P.* And is it generally found that buyers are readily supplied with what they are willing to pay for, and to any extent?

*B.* It is; for the favoured few who supply that which producers in general are not supplying in sufficient quantities get extra price or pay, owing to the pressure of buyers unsupplied or ill-supplied. This extra price or pay induces them, and others also, to produce more of that for which buyers are asking. The penalty of producers who supply what buyers do not ask for, or ask for in quantities less than the quantities produced, is to meet with no buyers, or else with buyers too few to enable them to sell the whole of their supplies without submitting to prices which will not remunerate them.

*P.* Are you not somewhat in contradiction with yourselves? Did not your former answers imply that the combined action of numerous buyers enabled wares and services to be supplied at less cost and sold cheaper than they otherwise could be? And do you not say now that the larger number of buyers raises prices, while the smaller number depresses them?

*B.* You ought to give us credit for being able to keep in mind the different effects upon prices of an unlooked-for increase in the number of buyers, and of an increase permanently established. The inhabitants of a small village might be compelled to pay a price for their loaf beyond that paid in the adjoining town, because the baker could not otherwise be remunerated for his labour in baking the small number of



loaves required of him ; and the village could not suffer him to go. A sudden unexpected influx of visitors might lead to famine prices ; but if the small village expanded into a town capable of giving constant employment to several bakers, then the number of bakers would adapt themselves to the number of inhabitants, so as to cause bread to be supplied at the minimum cost per loaf, and to be sold at a price in keeping with the cost.

*P.* You wish to make a distinction between a large and an increasing number of buyers, and between a small and a decreasing number of buyers. A large number of buyers constitutes what is frequently called a wide market. And while you admit that a wide market will generally be abundantly and cheaply supplied, an increased number of buyers will cause prices to rise, as a diminished number will cause prices to fall, although but temporarily.

*B.* Not forgetting that both the increase and diminution of the number of buyers of particular commodities and services may be anticipated, as indeed they often are by sellers, and thus disturbance of prices is prevented : expansion or contraction of demand being met by expansion or contraction of supply.

*P.* It was feared, when our railway companies were first formed, that the power of transport exclusively held by them might lead them to enforce exorbitant charges upon the public. The legislature, therefore, to protect the public, attached conditions to the right conceded to them of obtaining possession of the land, and of making the roads. A maximum charge of threepence per mile for each passenger was fixed, and once every day a train was to be run, at a charge not exceeding a penny per mile for each passenger. Do you think that these conditions have proved very onerous or embarrassing to the railway companies ?

*B.* It is well known that they have not. If there are any instances, they are very rare, in which fares have been fixed at the maximum of threepence per mile. They are mostly far below that rate. Whenever the directors of railway companies

can make sure of a very large number of passengers, as on general holidays and on Sundays during the summer and autumn, they organize excursion trains at fares much below any that the legislature could have thought of.

*P.* Might one not expect that the directors of railway companies would take advantage of the access of numbers to reap the fullest benefit from it by keeping up their fares?

*B.* The opportunity of doing so is not offered to them. It is their acquaintance with the means and inclinations of large classes of people which leads them to hold out the temptation of great enjoyment at low fares. If by reducing the excursion fares to one-fourth of the ordinary fares, they can increase the number of passengers tenfold, the profit to the companies of excursion trains at reduced fares may exceed that of ordinary trains at full fares. The anxiety of the various railway companies to attract excursionists to their own lines may be judged of by the outlay which they make on advertisements to explain to the public the cheap means placed at their disposal for visiting all the remarkable places along their respective lines.

*P.* Might it not be said that the railway companies, in catering for the public in order to earn profit, observe the latent power of procuring enjoyment through combined action, and apply themselves to call it out and direct it?

*B.* It might most justly. And the means of calling out and directing this latent power of combined action, are the promulgation of the intelligence that a great pleasure hitherto accessible to a few is now made cheap and thereby accessible to many.

*P.* How do the different methods of procuring supplies of water and artificial light serve to exemplify the effects of the combined action of numerous buyers?

*B.* Admirably. Isolated houses in the country and small villages have a very imperfect supply of water compared with that which is so cheaply and copiously provided in all our great towns. They are obliged, also, to put up with an inferior

light from tallow and oil at a large cost, whereas towns bring together sufficient numbers of buyers to enable a better light to be supplied to them at a less cost. In our larger towns numerous gas companies are at work supplying still better light and at a still lower cost.

*P.* Can you think of any other striking examples of the beneficial results of the combined action of numerous buyers ?

*B.* Our museums, picture-galleries, exhibitions, theatres, and concerts are, we think, striking examples of the power of combined action among buyers to procure amusement and relaxation conjointly with refinement and improvement. These sources of enjoyment are clearly beyond the reach of small numbers and scattered populations. No capitalists would think of embarking their capitals to provide amusements, for which they could only be adequately paid by numbers, where there was evidently no population sufficiently dense from which those numbers might be attracted. Given a certain density of population, the study of the tastes and manners and tendencies to which it might be profitable for capitalists to address themselves, is worth engaging in for the purpose, first, of ascertaining what they are, and then, of providing attractions to draw forth the amount of money which a combination of large numbers could alone be expected to make up.

*P.* In the examples which we have so far selected, there appears to be a need of the combined action of numerous capitalists or of large capitals to procure what is required for sale, as well as the combined action of numerous buyers ; and these examples are certainly very striking. But are there not others quite as striking, where, while the buyers are numerous, those who purvey for them are isolated individuals, not likely, however, to be at the pains of preparing as they do, unless stimulated by the hope of making themselves the centres on which the money payments of a large circle of buyers would converge ?

*B.* The individuals who come the nearest to the description

which you have given are professional men. They depend upon a large number of applicants for their services to remunerate them for the time, labour, and money which they expend in acquiring ability to perform the services which they expect will be eagerly sought and paid for when known to be procurable. Did they not expect that numbers would apply to purchase their services, they would not be at the pains to become competent to offer them, at least in that shape. The surgeon, the physician, the barrister, the writer, the actor, and the musician all depend for remuneration upon the numbers who desire to participate in the benefits derivable from their acquirements. And as the services of professional people are more or less required all over the country, it so happens that the metropolis first and the large towns next, in proportion to their numbers, have a tendency to attract to them the highest abilities, and also that the most gifted men are disposed to locate themselves in the metropolis and the larger towns. In other words, the combined action of numbers attracts the highest capacities for service; and those capable of doing their work, whatever it may be, in the most satisfactory manner, seek the position in which the combined action of numbers will alike enable them to diffuse most widely the benefit of their services, and to earn the greatest emoluments.

*P.* Can we trace any combined action among sellers at all corresponding to that which we have been examining among buyers?

*B.* Sellers are producers. And we have over and over again observed upon the combined action which is brought to bear in producing the larger portion of all the commodities and services offered in so great perfection and at so small a price. We don't know that there is much similarity between the methods in which this combined action is applied.

*P.* We shall be better able to judge how far the combined action can be said to be similar in buyers and sellers, if you will mention some of the differences that you have observed in their modes of working out what they desire to accomplish.



*B.* The first and most striking peculiarity which distinguishes the combined action of producers or sellers from that of buyers or consumers, is, that the former must be possessed of capital, whether that capital be their own or trusted to them by others. Another is, that the duty is imposed upon them of organizing all that combined action which is required to enable them to produce, and also of anticipating the wants and desires of holders of money, so as to produce that which will attract them in sufficient numbers as buyers.

*P.* The work of procuring the means of comfortable existence, according to your account, is very unequally shared by buyers and sellers. The first have little more to do than to ascertain what they wish to buy, and to let their wishes be known; whereas the second take the whole of the trouble and responsibility of anticipating what the wishes of future buyers will be, and of procuring and selling what is likely to be asked for.

*B.* It does not follow that any undue burden is thereby imposed upon some individuals, while others are released from care and anxiety; since the number of people who are not sellers as well as buyers is so small that while each has relief in the latter capacity, he cannot escape, except in a small number of cases, the responsibility, risk, and labour which attach to every producer.

*P.* This inevitable amalgamation in the same person of the work of buying and selling, clearly seen and understood as it exists, and as you explain it, removes any invidious distinction that might be drawn between the respective lots of buyers and sellers. It does not, however, touch that sad cause of suffering—the want of money wherewith to buy—which afflicts such vast numbers of people. Ought you not to be able to give some answer to those who ask, how it is that while we see such masses of wealth, which the possessors are ready to sell, there should be so many in want of some of it, and yet not possessed of the money wherewith to buy?

*B.* On previous occasions we have often, as we think,

answered this question. Although it may not be easy to enumerate all the causes which prevent money from coming into the hands of some, and pour it abundantly into the hands of others, many of them are obvious enough. The intelligent, industrious, skilful, trustworthy, and careful members of society, especially those who deserve all these epithets in combination, will have more money at their disposal than others who are deficient in, or actually devoid of, the qualities which would entitle them to these epithets.

*P.* There are many people who would not dispute the general correctness of your views, but yet contend that the contrast between the moneyed and moneyless portions of society is too marked—too glaring for them to rest satisfied without seeking further explanation. They think they can trace sources of privation and of oppression from which whole classes are unable to escape, owing to the bad arrangements under which the work of production is carried on, assigning enormous gains to a few, and the barest subsistence to multitudes.

*B.* We thought you were pretty well satisfied that the various gradations between the being blessed with all the good qualities, and the being cursed with all their opposites, went far to account for all the gradations to be observed between the most comfortably and most uncomfortably circumstanced in the land.

*P.* Your usefulness in life would be greatly diminished were you to take your stand here, confident as you may be, and justifiably after your long course of study, in the truth and certainty of your own conclusions. They who aspire to take an active part in the work of improving society must not be indifferent or indisposed to acquire the capacity of unveiling the delusions and mystifications which, to the eyes and understandings of those upon whom they impose, are as much substantial truths as your convictions are to you. The persons who think that they see more human misery than is fairly assignable to the industrial disqualifications which we have so often gone over, and who, even more, lay claim to having dis-



covered the cause of the residuum unaccounted for, in defective combinations, or in the lack of co-operative arrangements, are entitled to our attention and respect. They stand on common ground with us. We acknowledge a bond of union in our researches. We wish to aid in the removal of all removable causes of misery ; and the first step for the purpose is to ascertain all the causes, and then to distinguish the removable from the irremovable. The question which we have now before us is, whether defective co-operative arrangements or disregard of combined action among producers and sellers can be shown to play a conspicuous part among the causes of destitution and suffering.

*B.* There can be no doubt that it may, for a well-conducted co-operation is impossible, when the industrial qualifications indispensable for success are wanting.

*P.* Yes ; but this mode of dealing with the suggestion submitted to us could not satisfy the parties who offer it. When they set up defective co-operation as a cause of insufficiency of produce and of unfairness of distribution, they do not refer to what must necessarily be occasioned by bad industrial qualities, but to something in addition. If, in dwelling upon neglect of co-operative agency, they had simply in view the individuals left aside as unfit to be elected members of a co-operative association, which would be the more useful—to call attention to the neglect of co-operative effort, or to the unfitness or supposed unfitness of those against whom co-operative membership is closed ?

*B.* The latter, of course ; since it might lead to efforts to cure this unfitness, or to prevent its continuance or its spreading, and to remove the misapprehension where the unfitness supposed did not exist.

*P.* Shall we examine how co-operation or combined action for producing or selling is carried on, much in the same way as we examined how it was carried on for consuming or buying, and see if we can trace some of the signs of the defectiveness complained of, and ascertain wherein it consists ?

*B.* We shall be very glad to follow any course of inquiry in which you will lead and assist us.

*P.* What shall we say are the principal elements that must exist in every co-operative effort for production?

*B.* Capital, administrative capacity and labour. We put them in this order, because, however true it may be that labour was the source of capital, it is obvious that no industrial works could now be executed unless capital were prepared—unless capital pre-existed to assist labour, or even to admit of its being set in motion. Administrative capacity must come next, because capital and labour cannot be productively employed without its guidance.

*P.* In order to do full justice to those who insist upon more and better co-operation, give me a few illustrations of the combined action of these elements, without specifying by whom in particular the elements are contributed, reserving for examination how the works are conducted, and how they might be better conducted, whether by readjusting the elements or by rearranging the parts of the persons who contribute them.

*B.* The industrial undertakings which bring together under one management the largest amount of capital, maintaining and aiding at work numerous labourers arranged in classes and placed under chiefs and sub-chiefs of departments whose orders they obey, are our railway, steam-packet, and dock companies. The immense quantity of work performed by these companies, large as are the capitals engaged, causes the attention to dwell almost exclusively upon the administrative capacity, the discipline, organization, and appropriate contrivance observable on all sides. Turning next to the banking and insurance companies, useful and numerous as are the services which they perform, the operations are so simple and the labourers employed by them are so few, that the capitals embarked in them become their more prominent features.

*P.* Can it be that the capitals of the first set of companies are more fully employed—do more work than the others? Do they also earn more profit?

*B.* On further consideration, that can hardly be. We ought not to have left unnoticed that these latter companies, generally, cannot be said to employ their capitals in the same sense of the term "employ" that the others do. The first, in reality, are not only employers of their own capitals, but also employers of capital which they borrow frequently from companies of the second description. So far as the second lend their capital, we can only judge of the labour which it sets in motion, or imparts efficacy to, by following it into the hands of the employers who borrow it.

*P.* What do you suppose has led to this kind of dealing between these two classes of companies?

*B.* The desire on each side to turn their capitals to the best account—to make their capitals as productive as possible.

*P.* Have these methods of employing capital been long practised? and have many changes in detail been adopted since they were first introduced?

*B.* They may most of them be described as modern—some very modern; and all have undergone changes, some of which have been equal to the replacement of new methods by others still newer.

*P.* And what may have been the object of these new methods, and of the replacement of new methods by newer?

*B.* Increase of profit, increased productiveness of capital.

*P.* Independently of the additional resources which from time to time are placed, by increased knowledge, at the disposal of administrators of capital, and of the greater skill and aptitude brought to bear from time to time in applying these resources, would it be possible to devise a scheme by which the capital so far mentioned could be more productively directed?

*B.* We cannot pretend to say how it could, or that it could. Neither, perhaps, ought we to say that it cannot. We may fairly surmise that it would be employed more productively if the administrators trusted with the control of it knew how; and we may also surmise that it will be hereafter, so soon as

the way is made apparent. For the administrators in command who resist an undoubted improvement must, in the end, give way, or 'make way, for other administrators who will adopt it.

*P.* So far as you can see, then, productiveness of capital is the object aimed at by its administrators; and it is not more productive than it is only because they do not know how to make it produce more.

*B.* We certainly cannot think of any mode better adapted to make capital productive than the one now pursued, understanding, of course, that we are quite alive to the increased productiveness which would follow a more general participation in the industrial virtues, and which may yet be in reserve for us from further advances in knowledge.

*P.* We ought to have examples taken from many other different classes of industrial work, or from other ways of obtaining money wherewith to buy, looking upon money as the charm which gives access to the means of subsistence and enjoyment. It is true that we have not yet grappled with the greater difficulty of showing how, with the increase of production, a distribution which assigns miserably insufficient portions of wealth to vast numbers is to be rectified. We shall treat of this with better chance of success when we have ascertained the causes, if there be any, which yet retard the increase of the total quantity of wealth available for distribution among individuals.

*B.* The works of farmers and manufacturers offer for our observation other forms of combination of the same elements. There is less massing of capital under one management, and apparently a greater preponderance of labourers in proportion to the capital embarked.

*P.* Comparing the modern processes for cultivating the land and for transforming raw produce into articles of food and clothing with those which they have progressively superseded since the beginning of the century, do they present a like preponderance of labourers over capital?

*B.* No ; for the labourers, increased in numbers as they are, have been steadily accompanied, or even preceded, by a still greater comparative increase of capital. The contrivances for draining the heavy lands and fen districts, and for maintaining constant supplies of water on the hills, the introduction of artificial manures, and the adaptation of steam-power to aid the instruments of labour used for agricultural as well as for manufacturing purposes, not only provide more employment, and produce a greater quantity of sustenance, but convince us, while we use them, that the maintenance, in good working order, of all this capital is an indispensable condition of our continued enjoyment of undiminished comfort.

*P.* How does the quantity of administrative capacity observable in the conduct of agricultural and manufacturing work at the earlier and later periods compare with that of the capital and labour at the two periods ?

*B.* Administrative capacity is, almost like steam, a power long latent among us, but just developed and used, making it difficult to exaggerate the extent to which it is applied now as compared with a century ago.

*P.* And what has been the leading thought in all the changes that have been gradually made in the form and direction given to capital and labour ?

*B.* To increase the quantity and improve the quality of all the services and commodities available for the purposes of comfortable existence.

*P.* Would not many people contend that the object aimed at by administrators in all the arrangements and new applications of capital under their control was their own profit regardless of the effect produced upon the happiness of others ?

*B.* They might ; and we should not differ with them, if they would drop that gratuitous and ill-natured assertion about disregard of the happiness of others. The people who indulge bitterness of spirit while contemplating the successful efforts of administrators to increase their profit, lose sight of the step which intervenes between their products and the profit



of which they are in search, viz., the sale of their services or merchandise, which can only be effected by the offer of them of a quality and at prices calculated to attract buyers and to prevent other administrators from supplanting them in the market.

*P.* Are you as little prepared to suggest how capital and labour could be better directed than they are to produce a larger quantity of commodities and services for sale, as you were when we had before us the capital and labour engaged in transport by land and water?

*B.* Quite.

*P.* Does the appearance of improved arrangement and method which you have observed in other businesses extend itself to mercantile business, wholesale and retail?

*B.* We do not know of any such striking examples of increased power, nor do we think there can be the same scope for them, in purely mercantile business. The same source whence came advances in science and capacity for applying them, viz., the greater intelligence of man, has led to the perception of openings for conducting some businesses by bringing together great varieties of commodities and services into one establishment divided into numerous departments, and of refraining from making the attempt where close attention to a few varieties gives the better chance of doing well and cheaply what the public will be disposed to pay for.

*P.* The capacity of distinguishing between the commodities and services which may be most cheaply and efficiently distributed from one large establishment, and those best distributed from numerous smaller ones, and of directing well what had been judiciously contrived, has given occasion to much adverse comment. Of the larger establishments, it has been complained that the prices at which they are able to sell, on account of the extent of their business as compared with the expense of conducting it, are lower than those at which tradespeople engaged in the same business on a smaller scale can afford to sell. Of the smaller establishments, the only



kind for which there is scope in some neighbourhoods, and for the sale of particular articles, complaints the very opposite of these may be heard. The retail prices, it is said, are disgracefully swelled, out of all proportion to the wholesale, by a set of persons who step in between producers and consumers, and obtain a subsistence at the expense of buyers, out of the difference between the two prices.

*B.* The first complaint might be made with equal justice against every inventor and improver who by his intervention diminishes the cost at which commodities are produced. A skilful administrator who by his superior arrangements contrives to distribute a quantity of commodities, say at twice the cost at which one-tenth of that quantity was being distributed by others, attracts buyers by his lower prices—gives them more for their money: that is, does the very thing which it is desirable should be accomplished for the good of the community. The second complaint can have weight only with those who consider the first to have none. One must be groundless; both may be. Of course it is not gratifying to anybody to suspect that he is paying an unduly heavy charge in order to have commodities brought from wholesale dealers and retailed in his own neighbourhood. There are two preventives always at hand to avert such an imposition from every neighbourhood; the inducement to other capitalists to step in to enjoy the extra profit which it may be presumed is being earned by those who charge and receive exaggerated retail prices; and the resort by buyers to more distant and less conveniently situated shops for the purpose of buying at lower prices. It behoves capitalists to survey carefully their means and position before they unite together to open an extensive store where distinct shops might better suit the neighbourhood, or to establish a number of unconnected shops where a large capital collected by combined action into one mart or store might supply the public at lower prices, and at the same time yield a better remuneration to the capital, administrative capacity and labour engaged.

*P.* There are some other forms of combined action by which individuals occasionally strive to increase their indifferent share of wealth, or to obtain more money wherewith to buy commodities for consumption. You must have heard of combinations among workmen to increase their wages, and among administrators of capital to increase their profits. You would not entirely pass them by, when examining all the means supposed to be within reach of each individual for increasing his share of wealth or of money wherewith to buy commodities.

*B.* Whether this form of combined action be adapted for its purpose or not, it ought to be examined so long as it is confided in by anybody. We may observe of the other forms of combined action which we have had before us, as compared with this, that they aimed at accomplishing their objects through an increase of the quantity of wealth divisible among all engaged in producing it; whereas this aims at procuring for those combined together an increased share of an unincreased quantity. Success in this form of combination could only be achieved by diminishing the shares of others.

*P.* Do you think that this assertion of yours ought to be proffered or accepted without some proof to support it?

*B.* Assuredly not. But we think proof in its support has been given beforehand. We have agreed that the tendency of all the industrial efforts of individuals, whether labourers or capitalists, and however combined, is to increase the quantity of wealth. The tendency of this form of effort is to appropriate to one party what would otherwise go to another.

*P.* And might not a combination among labourers to obtain an increase of wages, or among administrators of capital to obtain increase of profit, also be the means of increasing the general store of wealth?

*B.* We think it is as incumbent upon those who assert that it will, to prove what they assert, as we have admitted it to be upon us to prove the truth of what we had asserted. Surely nobody can fail to see that there is a wide difference between the exertions of labourers bent upon obtaining an increase of

wages by making their labour more productive, and therefore more sought for by employers, and the exertions of labourers bent upon doing the same thing by dictating to their employers or by warning off other labourers from encroaching upon their field of labour ; or between the exertions of capitalists striving to increase their profits by making their capitals produce more wealth, and those of other capitalists who would make unfair bargains with their labourers, or impede the flow of capital, with its accompanying administrators, into their own line of business.

*P.* While you see a wide scope for increased wages and profit, through efforts at better combined action of capitalists and labourers conjointly to produce more wealth, you see none through the combined action of one set of capitalists, or of one set of labourers against another, or of capitalists and labourers against one another. Can you give any examples of this latter kind of conduct, to enable us better to appreciate the consequences which may be expected from it ?

*B.* Here are some, to which our attention has frequently been drawn :—

A new method, calculated to make capital and labour more productive is introduced ; it calls for more aptitude and altered aptitude from labourers. Instead of qualifying for the new work, or shifting to some other business, they combine to prevent the use of the new method, under the delusion that they will thereby continue undisturbed in the routine and the wages to which they had been accustomed.

A branch of work, of late growth among us, such as iron-ship building, shoots up with an unlooked-for rapidity. Builders desirous of accommodating their works to supply the wants of the public, draw off such of their men working in wood as are capable of the new work, to assist in iron constructions. The workmen in iron combine to prevent their employers from making this arrangement for keeping, instead of discharging, men who are no longer wanted to work in wood. One would fancy that if the understandings of those workers in iron could be enlightened, their feelings would hardly incline them to

condemn their fellow workmen to ill-requited work, or to shut them out of work altogether, throwing them and their families upon the earnings of others for their support.

Large works are contracted for, to be executed within a certain time. The workmen most competent to assist the contractors in carrying out the work combine to get higher wages and to deter other workmen, who would gladly take their place, from offering their services. Were it to be expected that such combinations could be of frequent occurrence, many contracts would be declined, much work left unexecuted, and the increase of the wages-fund checked or prevented.

When the pretensions of men combining in these ways are resisted and end in a strike or lock-out, there can be no question that less work will be done and less wealth produced. When the pretensions are submitted to, neither more work nor better work is done, and no more wealth is divisible among the parties engaged in production. If the submission of the employers be under momentary pressure, when that is taken off, a redistribution of work calculated by the employers to produce more wealth is little likely to give so much wages as before to those who took advantage of the pressure.

*P.* Are you not confessing that wealth earned by the combined action of capitalists and labourers might on some occasions be divided between them in unfair proportions? and would not the combined action of capitalists among themselves exclusively, or of labourers among themselves exclusively, assist in rectifying such unfairness?

*B.* We certainly are confessing, and not for the first time, that the wealth produced by the combined action of capitalists and labourers is not uniformly distributed as profits and wages in the proportions which it is either desirable or possible to preserve. But we cannot understand why these proportions should be called unfair. The tendency of all the efforts of each individual labourer, and of each individual capitalist, is to bring about a distribution of wages corresponding with the industrial powers of each labourer, and of profits corresponding



with the capital and administrative capacity of each capitalist. But a tendency to bring about presupposes something to be brought about—a tendency to rectify, something to be rectified, or, if you please, a tendency to make fair something that is unfair. If, in any particular business, administrators are gaining extravagant profits, will not more capital and more administrative capacity be attracted to it, raising the wages of the labourer or bringing more labourers into it? And if in any particular business labourers are inadequately paid, will not the best among them secede, unless more capital flow in to retain them at increased wages?

*P.* Is there not a numerous class of persons who take considerable pains to qualify themselves to render services which they know will be asked for, who seem to require no capital to assist them, and who do not sell their services for wages or salaries?

*B.* There is the class of professional men. They occupy an intermediate position between capitalists and labourers. Their attainments are the fruits of so much time, study and preparation, that it is scarcely possible for them to begin to earn wealth for their own maintenance till much more advanced in years than those who sell their services for wages and salaries. They must, accordingly, be supplied with wealth from other sources, and where this is scarce may have to suffer much privation, exercise great self-control, and endure considerable anxiety. Their services, so soon as they are thought to be worth asking for, are of a nature which will not admit of their being exclusively purchased by any one consumer, patient, client, capitalist, or combination of capitalists. They are resorted to for professional advice, as tradesmen are by their numerous customers for the wares in which they deal.

*P.* Does not the career of professional men seem to be peculiarly beset with difficulties and hazards? The certainty of wage or salary is denied to them, and the profits of the capitalist are beyond their reach; and yet upon them is thrown the responsibility of being prepared to sell what buyers will

ask for, as a condition of being admitted to participation in the general store of wealth.

*B.* Their career is certainly beset with hazards, to cope with which requires forethought and adaptation of means to ends. But this forethought cannot be dispensed with at the commencement of any industrial career. The advice and guidance of parents or elders ought to be at hand for the protection of the young, who, indeed, when parental duties are faithfully performed, will not, in the first stages of any industrial employment, be thrown for subsistence upon their own resources. It being once contrived that education of the right kind is to be the birthright of every child, we do not see that the responsibility of supplying services or commodities which others will wish to buy need weigh heavily upon anybody.

*P.* But with the best of educations, how can the young whose parents have no superabundance of wealth—the case inevitably with most parents—hope to maintain themselves while acquiring professional ability and afterwards finding purchasers for the services which they are prepared to sell?

*B.* The children of parents comfortably, although not superabundantly, provided with wealth, if some of the wealth have been judiciously employed in their education, do not seem to us the most exposed to danger or most in need of pity. They have a wide range for selection presented to them. The children of poorer parents must hasten to sell their services. And in the variety of openings presented to sellers of services, through the combinations of division of labour and co-operative effort, buyers are to be found for all kinds. Some services can only be rendered by those who are pre-eminent for strength, for agility, for quickness of sight or hearing, for delicacy of touch or taste, for courage, for hardihood of temperament, for power of sustained application, and by those who have the command of a certain quantity of wealth. On the other hand, there is employment to be had adapted for the young, the weak, and even for the blind, the deaf and the dumb. Upon each individual, or upon his parents and guardians until he is



capable of making a good selection for himself, must be thrown the responsibility of engaging only in that which he sees a prospect of being able to carry out usefully for others, and hence advantageously for himself. In every society which has made much advance in civilization there will always be found numerous individuals sufficiently raised above the necessity of absorbing toil for their own maintenance, to have the means, and disposed to engage in the work, of helping those who are unplaced or ill-placed into positions where they may serve the public and maintain themselves.

*P.* Looking back upon the investigation in which we have been engaged, does it appear to you that much of the insufficiency in our store of wealth, or any of the want of money wherewith to obtain a share of it, so keenly felt by large numbers of people, is attributable to neglect of co-operation, or of combined action, whether in the production of wealth, or in its distribution among those who had been brought together to produce it?

*B.* We cannot be qualified to judge, neither ought we to venture to express an opinion, upon the extent to which co-operation, or combined action, admits of being carried. But it appears to us that the more pressing call—the wider opening for extension—is in the supply of the elements for combination, not in the readiness to combine the elements which are to be had. It is not better combined action that we ought to seek for, so much as better individual action capable of being combined. Better individual elements being provided—that is, more intelligence, industry, skill, trustworthiness, sobriety, and carefulness—the judicious combination of them can scarcely fail to follow.

## ON INDIVIDUAL ACTION.



*P.* PREPARING as you are, each to enter upon some industrial career, about to be thrown upon your own capacity for guidance, it would not do for you to shut your eyes to, or turn them away from, the fact that this world is rife with a sad extent of human suffering, some unavoidable, much more clearly preventible. Into this world, but little altered, if at all, for the better before the time arrives for your taking leave of this school, you must go forth to play your part. The knowledge which you have acquired, the habits which you have formed, and the sense of duty, and the resolution to act up to it, which you have cherished, will, I have little doubt, save all of you, with rare exceptions, from what a well-regulated mind would consider a life of hardship or misery. And you will be prepared to soften and render bearable the suffering among yourselves that cannot be guarded against. But there are crowds of men who, when boys, were not so well cared for ; and there are boys for whom no care is being taken now. Among them it is your destiny to mix. You will hear it denied that much of the suffering which we perceive to be preventible can be prevented. You will see the most inconsistent and the strangest methods resorted to, and relied upon, for the prevention and relief of that which is supposed to be preventible, and the most glaring oversight and disregard of methods in which you would place your greatest trust. The picture of human society, as it now appears to the eye of the observer, is one of incessant movement and action—much enjoyment and much misery—a moving panorama, in

which thoughtful men distinguish a steadily increasing preponderance of good over evil agencies, of enjoyment over misery. To quicken the growth of this preponderance, is the common duty of us all. To have contributed to it is the grandest reward in prospect that can fire the ambition of the best and the wisest. No one singly can do much. Each must draw others to himself, or make his co-operation worthy of being sought by the good and enlightened. He must free himself from prejudices, and qualify himself with the ability of assisting others to obtain like freedom. Prejudices, while they sway the mind, wear the appearance of great truths; and individuals and society under their influence cannot be brought to throw it off at the word of command: they must be prepared to interpret aright what is presented to them. "Appearances," it has been said, "are deceitful." In reality, ill-cultivated minds are deceivable by appearances which enable the well-cultivated to guide themselves safely. The stars of heaven, the chronometers, the charts, the soundings, and the light-houses and land-marks which help one mariner into port, will hurry another to shipwreck. Let us, then, resume the thread of our last conversation. We were not able to discover how any re-arrangement of the various works now in operation could be made for the better, save and except by enlisting every advance in knowledge, and improvement in method, as they are brought within reach of those under whose guidance works are conducted; and yet we have recognized that there is an inadequate supply of the wealth indispensable for the prevention of much of that suffering which is preventible. We know, besides, that the suffering from our short supply of wealth is aggravated by a wide-spread suspicion that our insufficient store of wealth is not distributed so as to alleviate suffering as effectually as it might. In the wide display of industrial effort which we have contemplated and examined together, presenting to us such a multiplicity of forms, from the grandest combinations down to the minutest of individual appliances, we cannot have failed to be impressed with the numerous instances of

failure, loss, and disappointment interspersed among the much more numerous instances of success. Can you make a guess as to the class of industrial works in which the instances of failure will be most numerous in proportion to the instances of success ?

*B.* We don't know why a larger proportion of failures should be expected in one class rather than in others. Do you put this question to us, being aware that in reality any such disproportion has been actually found ?

*P.* No. I wish merely to ascertain where you would think of looking for instances of failure. As you do not know why you should look for them in one class of industrial works rather than others, can you tell me in which class you would expect to find that kind of conduct which, wherever it is found, leads to failure and loss ?

*B.* We must confess to be equally unable to answer that question.

*P.* Let us run over some of the every-day instances in which loss or damage is sustained, or productiveness diminished, through industrial misconduct. You repeatedly see accounts of fires, shipwrecks, railway accidents, and explosions in mines. The causes of many of these calamities are never brought to light. But where they are, which cause do you imagine figures most conspicuously among the whole of them ?

*B.* We should imagine carelessness, or that inconsiderateness which is the consequence partly of ignorance and partly of the habit of not attending to what is likely to follow upon wrong things done, and upon right things ill-done or omitted to be done.

*P.* Houses and scaffolds fall down and ships founder, owing to faulty construction, or to their being put to trials of strength beyond what they were fitted for. To what causes, principally, would you attribute calamities of this description ?

*B.* Mostly to the same, accompanied in some cases with a wilful blindness to risk while seeking for extra profit, by escaping the outlay necessary for earning any with safety.

*P.* Another mass of calamities entailing vast suffering, both directly and indirectly, may be seen recorded in the proceedings of our courts of bankruptcy. To what causes, principally, would you attribute them ?

*B.* Sometimes to ignorance of the conditions which must be observed if credit is to be used with safety. At other times, to disregard of these conditions, in catching at large gains, either to cover extravagant expenditure already made on credit, or to give scope to some frivolous display or unwarrantable indulgence.

*P.* Commercial failures originating in these causes are no longer looked upon so indulgently as they used to be. A conviction is gaining ground that intelligence and circumspection, accompanied by expenditure well within existing means, ought to be insisted upon in those who make use of the credit with which capitalists are willing to trust them. They who use it without these qualifications and precautions, if not chargeable with dishonesty, are so close upon the verge of that crime as not to be free from contamination and disgrace. But have there not been disasters of this kind which were brought about by flagrant dishonesty ?

*B.* Partners, directors, and confidential managers in banks, railway companies, building societies, benefit clubs, and co-operative stores, have been known, by embezzlements, misappropriations, and actual forgery, to bring down ruin upon the establishments in which they were trusted, spreading besides loss and dismay far and wide.

*P.* We are all agreed that these calamities either occasion loss of capital or prevent that increase of which we have so much need ; and there is a suspicion with some that deficiency of capital is more severely felt than need be in particular classes, because other classes contrive to escape their share of privation. I do not feel at all confident that I am capable of even suggesting to you by my questions the hopes that have been entertained of averting or softening like calamities in future, by the more general adoption of a system



of co-operation in carrying on industrial works. But such hopes have been, and still are entertained ; and we ought to do our best to understand the grounds on which they are based, so as not to be led into adopting or rejecting them unadvisedly. As a first step towards arriving at the grounds of these hopes, I may ask—does it not strike you that if all the individuals at work in any industrial concern had a direct interest in its success, their carefulness, their integrity and their zeal would be quickened thereby, and better fortified against temptations to negligence, dishonesty, and sloth ?

*B.* Any altered arrangements which would quicken good qualities and counterbalance the temptations to do wrong, by the greater advantages in prospect from perseverance in the paths of duty, could not but be beneficial. It strikes us, however, that the misconduct in which many of the calamities that we have had before us originated, was the misconduct of persons deeply interested in guarding against them.

*P.* You do not affirm that, if all work could be conducted on some system of co-operation, the interest felt in its success by those employed would not tend to call forth and sustain all good qualities ?

*B.* Nor do we know why we should. But we must confess that we cannot comprehend how the co-operative system is to be acted upon more than it is now. It is quite a matter of choice among capitalists to unite together or to act separately, according as the better prospect of profit is presented to them by either method.

*P.* Your remarks do not touch the co-operative action aimed at, which is not a co-operation between capitalists only, but between capitalists and labourers.

*B.* If you mean by labourers, labourers with capital, co-operative arrangements of this kind may be seen everywhere. But if you mean labourers without capital, there is a difficulty in the way which seems almost insuperable. Co-operation, as you state it, means partnership, and partnership means liability for a share of loss, as well as participation in profit. It is

either laughable or dishonest for anybody to pretend to subject himself to a liability without the means of meeting it; and capitalists would be mad to associate with such partners. Not only, besides, would labourers be unable to bear their share of the losses, they could not afford to wait for their share of the expected profit.

*P.* I believe it has been proposed to get rid of this latter difficulty by arranging that the capitalists in the concern shall advance to the labourers a portion of the expected profit on account.

*B.* Capitalists, in paying wages, generally pay to each labourer somewhat in proportion to his producing capabilities. If it is proposed to distribute the profits among them on a similar principle, the less capable labourers would, we fear, fare worse than they do now. Without capital to stand a loss, and without qualities to insure a profit, no capitalist would associate with them except under compulsion. There are many labourers whose parents and guardians are willing to pay a premium to gain an entrance for them into some industrial establishment, in which, while working for their employers, they may pick up the skill and experience likely to bring high wages to those who possess them. There are many more whose remuneration is partly small wages and partly the opportunity of acquiring and perfecting industrial proficiency. Rather better wages fall to the lot of those who resign themselves to serve at a work which affords little practice for acquiring the capacity of earning the higher grade of wages. To insist that participation in profit should be a condition of engaging in service would be equivalent with such as these—with the young in general, to be debarred from service altogether—to be prevented from forging the link in their life which unites industrial aptitude with school attainments.

*P.* It will be, perhaps, but fair to presume that there has never been the intention to include the very young in that kind of co-operative scheme, which, as a means of bettering the condition of the poorer classes, proposes to substitute

participation in profit, wholly or partly, for wages. Every facility ought to be afforded for providing the young with industrial training, to obtain which their friends must either pay for them, or bargain in their behalf to accept admittance to an opening for acquiring industrial aptitude in part payment for services rendered or work done.

*B.* Difficulties quite as great, if of another kind, are in the way of admitting many adults into partnerships or joint-stock or co-operative societies. The very same grade of labourers who are condemned through their follies, or vices, or incapacity, to put up with miserably insufficient wages, would hardly be received on a par with others of a higher grade.

*P.* When a more co-operative spirit is recommended as one means of raising the poorer members of the community into a happier state of existence, is it proposed, think you, for well-paid or for ill-paid workpeople ?

*B.* For the ill-paid, inasmuch as well-paid workpeople might often be envied by many partners in joint-stock and other companies.

*P.* If it were to be attempted to distribute the entire produce of labour and capital among labourers and capitalists, on some other system than that now in action, whether it be called co-operative or anti-competitive, would anybody be damaged ?

*B.* Seeing that the present system aims at giving to each industrial agent according to the capital, administrative capacity, and producing power contributed by him, we thought you were going to ask "who would escape damage?" and we should have been puzzled to say; for it appears to us the whole community would be damaged. The more experienced and efficient workmen would be tempted to slacken their exertions, the younger and less efficient to relax their efforts at improvement, the abler administrators to become less assiduous, and capitalists to indulge more in expenditure; and thus all together, perhaps, fail to replace the wealth consumed, or at all events to replace it with as much increase as they do now.

If these results were to follow, the suffering endured up to this time through insufficiency in our stores of wealth would be aggravated in the future.

*P.* Are these recommendations to show a greater preference for co-operative efforts put forth, generally, in behalf of men possessed of capital, or of men who have no capital ?

*B.* We presume, in behalf of men who have no capital. For there is nothing but want of capital to prevent labourers from becoming partners, if so disposed, in many industrial concerns. The possession of capital would obtain for all the staff of the railway companies, of the great steam-packet companies, of the banks and insurance companies, of the dock, canal, water and gas companies, access to participation in the profits of the establishments in which they serve for wages.

*P.* Although, as we have agreed, workmen without capital are not in a position to share in liability to loss, might not capitalists, in order to bind them to the concerns in which they are employed, grant them a share of the profit which may be realized through their exertions ?

*B.* They might, and indeed we have heard of such distributions among the staff of industrial concerns in the shape sometimes of a per-centage upon salaries and wages, and at other times of occasional gratuities.

*P.* In flourishing concerns, in which alone such gratuities can be distributed, would you expect to find servants of every variety, from those barely tolerated to others eagerly sought for and so treated as to make their retention all but certain ?

*B.* We should.

*P.* Which would profit most from a percentage upon wages and salaries, or from gratuities occasionally distributed ?

*B.* Those who are in receipt of the higher wages and salaries. The gain from such a source to the more indifferent workmen could only be trifling. The improvement in their position, from serving in establishments where the practice prevailed of making these occasional distributions would be scarcely perceptible.

*P.* Is not the practice of remunerating the crews of boats and ships employed in the fisheries through payment of wages, greatly departed from ?

*B.* The departure is more in appearance than in reality, in form than in substance. If a fishing-boat were owned in equal shares, by men of equal skill, courage, and perseverance, their shares in the produce of the fishery would be equal ; and they might not be at the pains to separate their earnings into wages and profit. If prudent, they would put aside some portion of their savings to make a provision for bad seasons, sickness, and old age. But it so happens that one set of men often contribute the ships or boats and provisions and fishing-tackle, and another set contribute their labour and risk their lives, or partly one and partly the other. In these cases wages and profit must be separated. The feeding, and sometimes the clothing of the crew, are undertaken by the capitalist. What he disburses for these is so much loss to him when the fishery is a failure. A large part of the profit, when the fishery is successful, must accrue to the capitalist, to remunerate him for his risk ; the other part may be distributed among the crew according to agreement, the terms of which will have been based upon the estimate formed of the capabilities of each. Capital still preserves its character of being the source of profit, as it is the fund out of which wages are paid, whatever may be the contrivances of the administrators of capital for distributing wages among those whom they employ, according to their several producing powers. It will generally be found, where sailors or those engaged in the fisheries are prepared to forego a portion of their wages for a share in the produce of their fishing, that, like skilled artisans with their tools, they have some little capital of their own.

*P.* You seem, if I do not misunderstand you, to look upon the possession of capital as an indispensable qualification for gaining admittance to participation in profit. Bearing in mind that I do not speak of the very young, of those who are serving their apprenticeship and receiving their industrial training, will



you tell me how it happens that all labourers are not possessed of this qualification ?

*B.* So many, unfortunately, have made no provision out of their wages. So many seem even to be devoid of the thought of making any provision for the future—with whom immediate consumption is inseparable from earning ; some of whom, indeed, consume by means of credit what they are going to earn.

*P.* Do you not think that there are very many labourers whose want of capital cannot fairly be attributed to waste or to carelessness about making provision for the future, seeing that they never had an opportunity of earning wherewithal to save from ?

*B.* There are some, doubtless. Employers cannot be persuaded to give wages out of which it is easy to save to the ignorant, the unhandy, the drunken, and the untrustworthy.

*P.* But is it not true that many men who have started in their industrial careers with comparatively large wages and salaries have neglected to save, and hence to acquire capital ; while others who have started with comparatively small wages have acquired considerable capital through their determined forbearance from any scale of expenditure which leaves provision for the future uncared for ?

*B.* It is. Nevertheless, it is but reasonable to expect that labourers who receive the greater wages will not only make greater savings, but will have the more economical habits ; these being generally consequences of the intelligence, sobriety, and thoughtfulness which give a title to good wages.

*P.* How does it square with the notion that exclusion from a share in co-operative effort, and hence from a share of profit, is a main cause of poverty, when we see every day persons who might have the control of capital, and who have even risen to considerable aptitude for its management, preferring to rely upon their own ability to earn wages, salaries, or fees, leaving their capitals to be employed by others ?

*B.* These persons prove that the notion requires considerable qualification, if it be not entirely groundless. According as

men perfect their attainments, form new tastes and connections, and perceive new openings for the exercise of their powers, they will join new associations or abandon those in which they have served, they will sell their labour and lend their capital, or quit service and administer their own capital, with or without partners or loans from other capitalists to help them.

*P.* Supposing the attractions presented by all these different modes of directing industrial effort to be about equal, with the exception of the wealth to be earned by each, what will determine the choice ?

*B.* The probability of the wealth to be earned according as one might be chosen in preference to others. Skilled labourers and professional men will abandon wages and fees, and take to commerce or manufactures or farming, and capitalists engaged in these lines will return to artisan or professional life, according as the prospect of earning in each appears the more favourable.

*P.* Are the disparities between the several amounts of remuneration earned by professional men as great as those between the amounts earned by different grades of labourers ?

*B.* Quite as great, if not greater. Physicians, surgeons, and barristers in large practice vie, in the magnitude of their incomes, with some of our greatest capitalists.

*P.* Can there be any doubt about the cause of the comparatively large earnings of the higher grades of professional men ?

*B.* There can be no doubt. Their large earnings are a consequence of the general estimation in which their professional abilities are held, and of the eagerness of people who have the means of paying to procure their assistance.

*P.* How do you account for the want of income from which many professional men notoriously suffer ?

*B.* There can be as little doubt that they have failed to impress others with a sense of their ability to serve them ; and consequently there is little or no demand for their professional assistance.

*P.* You will readily agree that men who have spent the most precious years of their lives, and at considerable expense to their families, in qualifying for a profession, are greatly to be pitied if few or no fees find their way to them. Think of the frustrated hopes, the anxieties, the mortifications and the despondency that, day after day, must be creeping upon them !

*B.* Their case well deserves pity. More than that, it is much to be desired that the causes of their ill-success should be ascertained so as to relieve them, if possible, from suspense, and to prevent their continuing from bad to worse, and to warn others not to follow in their steps.

*P.* What do you say to the suggestion that a system of co-operation, by which they should share in the profits of capitalists, might be adopted as an expedient for avoiding the repetition of like misery in future ?

*B.* We are quite at a loss to conceive what people who make such a suggestion can be thinking of. It seems to us that the adoption of division of labour inevitably imposes upon each individual, with the assistance of his parents and advisers in the first instance, the responsibility of fitting himself to tender some service or aid in supplying some commodity that buyers will be desirous of obtaining. And this responsibility is not to be shifted.

*P.* Which appears to you to incur the greater risk—the young professional man who prepares service for which he hopes there will be applicants and buyers, or the young labourer who sells his labour to some employer under whom he has acquired the special industrial capacity which his employer has assisted him to acquire with the wish to purchase it afterwards ?

*B.* If the young professional man had no property to rest or to fall back upon, and no talents or acquirements extraneous to his profession wherewith to earn while establishing connection and reputation, he would certainly have a more anxious period of probation than the young artisan.

*P.* Is it desirable that the young, whether their apparent destiny be administrative, professional or serving life, should be, as nearly as possible, kept free from all anxiety concerning their future career ?

*B.* If it were desirable, it would, nevertheless, be impossible ; but we cannot think that it would be desirable to remove that moderate anxiety which helps to form the character, and to stimulate the conduct calculated to secure a state of well-being.

*P.* What would be the effect upon the young of the absence of what you call that moderate anxiety which inclines them to look upon their future prospects as dependent upon present conduct ?

*B.* It might lead to their accepting the condition of life into which they were born as unalterable, and thereby retard the coming of that better state which intelligent men look forward to as a consequence of our greater knowledge and of our better direction of thought in regard to the use of knowledge and attainments. It might even lead to the deterioration of well-being, owing to a want of the effort or capacity necessary to sustain that which had already been arrived at.

*P.* Might the absence in youth of moderate anxiety usefully directed bring on that state of privation approaching to destitution which some people suppose to be caused by a disregard of co-operative effort ?

*B.* There is no escape from the conclusion, towards whatever industrial position a youth's efforts may be directed, whether he appear to be destined to rank among labourers, administrators of capital, or professional men, that his happiness and respectability must mainly depend upon his own conduct.

*P.* Having been foiled in our attempt to trace any appreciable part of the privation which pervades society to disregard of combined action or co-operative effort, let us return to the examination of individual action or conduct, and ascertain, if possible, whether there be much privation which cannot be traced to misdirection in that. I read lately the case of a lad



who was at the bar of one of our police-courts. He was charged with robbery. It appeared that his employer had originally taken him into his warehouse. His ability and good service there led to his promotion to the counting-house, where unfortunately he had been unable to resist the temptation placed in his way through the confidence reposed in him. We will not say that this poor lad may not retrieve his character, but till he do, or if he do not, what wages will he be likely to earn ?

*B.* Small only, of course, for he cannot be employed in any post of trust.

*P.* How would he be received as member of a co-operative society ?

*B.* He would not be admitted at all.

*P.* For the like of him, then, a system of working for wages provides some means of maintenance, however small, while a system of co-operation would provide none.

*B.* Certainly ; unless the co-operative association combined service for wages with their other arrangements.

*P.* Do you mean unless they acted precisely as individuals and co-operative associations act at the present time ; that is, received into their service for wages, under strict supervision, labourers whom they dared not trust ?

*B.* We can mean nothing else.

*P.* If one or more dishonest partners found their way into a co-operative body, how would their influence be likely to be felt, before their malpractices were discovered ?

*B.* In less success than had been looked for, or in actual loss.

*P.* If some new member, gifted with ordinary circumspection, were to be invited to join such an association, what do you expect his answer would be ?

*B.* To decline. Otherwise he would be indifferent about prospering or keeping clear of loss and annoyance.

*P.* Does it not appear, then, if our deficient wealth is to be increased, or our defective distribution of it to be amended,



that, however much co-operative associations may be extended in future, the members of them must be careful whom they admit as partners, and each individual must also be careful as to what association he will join, or whether he should attach himself to any ?

*B.* If this be not attended to, nothing but mischief and unhappiness can ensue.

*P.* Would your estimate of the comparative bearing of the two systems upon the position of the drunken be the same ?

*B.* It would.

*P.* If we turn from workmen tainted with vice or crime to those suffering from incapacity—from inability to perform such simple operations as those of reading, writing and ciphering, do you think that partnership in a co-operative association would hold out to them better prospects of well-being than service ?

*B.* Their prospects would not be very bright on either side. Ignorance and incapacity will scarcely fail to condemn the unfortunates who suffer from them to low wages and also to exclusion from any partnership concern. They would be unfit to exercise control over the management, and incapable of appreciating the management of others. If the accounts were incorrect or dishonest, they could not detect the error or the fraud ; and if the accounts were correct and honest, but not showing a balance of profit equal to their expectations, they might suspect the accuracy and honesty of the accountants and administrators.

*P.* What do you think of the position of men who have no capital ?

*B.* Theirs is the lot which is felt to be peculiarly hard. As business is generally conducted, they have to work in the same industrial concerns as large capitalists and the sons and kinsmen of large capitalists, and see the great prizes carried off, while they perform all the drudgery.

*P.* Does it strike you that the man who feels his work to

be drudgery is likely to be among the best and most thriving workmen ?

*B.* It does not ; but we repeated the word as we have heard it used.

*P.* Do you think it impossible that a well-conducted workman should rise to be a partner in an establishment from which the son of a previous partner might be ejected for incompetency or worse ?

*B.* Not impossible, but exceedingly improbable.

*P.* A merchant of some eminence was once chatting with me over the struggles of his boyhood and youth. His earliest employment was, he said, to be at the beck of everybody else, and to take care in particular that all things were tidily arranged in their proper places. He used to be the first to enter the counting-house of a morning and the last to quit in the evening, and often just before leaving he would seat himself in his chief's arm-chair and think to himself, "Will it ever be my lot to sit as a merchant in this chair ?"

*B.* You would not think us over wise if every one among us formed expectations of arriving at a like honour by following his example. Disappointment would await most if not all of us.

*P.* Should I also think you unwise if, omitting to sit in your master's chair and to long to be his successors, you were to take pains to grow up intelligent, industrious, thrifty, sober and trustworthy, and to accustom yourselves to look upon your work as a duty to be cheerfully performed, as a trust reposed in you, as a distinction conferred upon you, as an opportunity of self-improvement if faithfully and zealously executed, and not as a drudgery to be submitted to with reluctance ?

*B.* You could not do that, for the burden of all your instruction is to fix our thoughts upon becoming possessed of all the industrial virtues.

*P.* And have you become convinced of the utility of my instruction, and of the duty which you owe to yourselves to adopt it and to act up to it ?

*B.* It is to be hoped that we have.

*P.* You live in a state of society where very large numbers are deficient in one or more of these virtues, and where numbers not so large, it is true, but too large not to be painfully felt even by the well-conducted, are deficient in all of them ; and you have already reflected sufficiently upon these subjects to be able to tell me what are likely to be the symptoms of a lack of these virtues in any society ?

*B.* In proportion to the lack, every form of suffering consequent upon want of means to purchase the necessities and comforts of life.

*P.* How will it fare with that portion of society which is not afflicted with any lack of the industrial virtues ?

*B.* Their earnings, whether as professional men, skilled artizans, or superintendents of capital, will be large. The fortunate individuals in whom a concurrence of all these virtues in perfection is to be found will receive applications for their services far beyond what they can attend to, and unmeasured wealth may be showered upon them, although they must be disturbed in the enjoyment of it by the destitution and suffering in the society of which they are members.

*P.* How would the individuals of whom such a society is made up be distributed in the industrial ranks ?

*B.* There would be many excluded from these ranks altogether ; many more who would only be capable of filling the most subordinate situations, and of earning the most miserable wages ; and a smaller number, partly educated at great cost of time and money, and partly selected out of the ranks of labourers according to their pre-eminence in industrial virtues, to occupy the posts of professional men, administrators of capital, heads of departments, foremen and skilled labourers, who would receive large emoluments, whether as fees, participation in profits, salaries or wages.

*P.* And are you satisfied that a more co-operative spirit would not assist to soften down this painful contrast between the two extremes of a few destitute and a few rolling in wealth,

with the many between these two extremes, inclining sometimes to one side, sometimes to the other, chiefly absorbed in one pursuit—a painful struggle for existence?

*B.* Some powerful spell, some miraculous charm, some grand specific with which we are unacquainted, may be hidden under this vague and slippery term, “co-operative spirit.” If a feeling of brotherly love, intelligently guided, be understood by it, we could not deny that by its agency all the evils consequent upon such a state of society might eventually be eradicated, and gradually diminished and mitigated while the work of eradication is progressing. But the principal work for brotherly love in combination with intelligence, in order to accomplish this desirable object, must be that of providing education adequate to raise up the industrial virtues and to keep down the antagonist vices. A co-operative spirit which, disregarding the prevalence of unfitness from bad habits or from other failings in the individuals offering themselves for employment, should attempt to put good and bad on a par—to invest them with equal power—to throw upon them a like load of responsibility—so far from bettering the condition of the ill-off, would tend to involve all in one common state of misery.

*P.* Would you insist that the possession of capital should be one of the qualifications to entitle a man to be admitted a principal or partner into any industrial concern?

*B.* We are far from thinking that there might not possibly be circumstances to justify the acceptance of industrial command by a man without capital, or to induce capitalists to appoint him to command, and to give him a share of the profit which he assisted to make. Close and intimate acquaintance with an individual who had no capital might convince capitalists that his want of capital was occasioned by no lack of the industrial virtues—that they had evidence in abundance to warrant their feeling no doubt of his ability both to produce wealth and to take care of it when produced. But individuals who have no capital, and yet have such qualifications, if

to be found at all, must be rare. We are not talking of the young and inexperienced, but of those who are mature in age, and might be mature in experience; and if they are not possessed of some capital, we should be surprised to find that they were well provided with the industrial virtues, and especially with that one so important in an administrator—economy.

*P.* We have learned enough of the results of combined or co-operative action to be desirous of seeing it not only persevered in, but resorted to more and more. We have, at the same time, been compelled to acknowledge that crowds of individuals exist in society altogether disqualified to be trusted with power in it, or to be allowed to take part in it except under orders and in subordinate posts. Is it surprising if co-operation should not be possible to a greater extent than it is now to be seen in action amidst our crowds of incompetent and half-competent people?

*B.* With a clear understanding of how co-operation is organized, we don't think that its existence and its rapid growth among us of late years, can be considered surprising. The difficulties, also, which have prevented, and are still preventing, its further extension are too plain to require pointing out. At the same time, all who are engaged in self-improvement, or in contributing to the better education of others, need have no fears as to the beneficial results which must follow from their efforts: larger gains and fewer failures from combined action or co-operative association, its more general adoption, and a more ready access to it; with larger wages, salaries, and fees to those who sell their labour and professional services. Looking forward to our own future careers, we cannot but feel that our own efforts, while earning such small wages as may be conceded to us at starting, must be to acquire industrial aptitude, to strengthen ourselves in good habits, and to establish a character for special proficiency, in one or more departments of industry. Perseverance in this course will enable any one of us, with those rare exceptions for which



special provision must always be made, to acquire the means of comfortable self-support in some one of the many industrial channels among which it is open to each to select employment adapted to his tastes and capacity.

*P.* A teacher of my acquaintance, now unfortunately no more, as devoted to his pupils as he was to the subjects which he taught, was accustomed to tell those who sometimes talked despondingly of their future prospects, owing to what they looked upon as their friendlessness and the difficulty of making an opening for themselves—"Make yourselves useful, and you'll be used." Might not that sentiment be also thus expressed—"Your services will be bought as soon as they are known to be worth buying"?

*B.* The real obstacle, we see clearly enough, to the attainment of individual or general well-being, is the absence of usefulness, the incapacity to offer services that deserve much purchase-money, or any at all. It almost amounts to trifling to urge the cultivation of a co-operative spirit which does not embrace imparting usefulness and capacity of service to men who are not possessed of them, and not to take note that, these being imparted, a more co-operative spirit would be the consequence, if desirable.

*P.* We shall do well to take note of the facilities which are afforded by the arrangements of society, such as they exist, to meet the wants of all, and to compare them with those which would be afforded by attempts to compress all into one or many grand schemes of co-operative partnership. What fate awaits the totally incompetent, as matters are now arranged among us?

*B.* They are maintained out of the earnings of the competent. Humanity commands that they should be cared for. Common sense directs that it is better for them and for society to exclude them from attempting to engage in work which they could only spoil or impede, and thus diminish the fund out of which they are to be maintained.

*P.* What fate awaits the partially incompetent?

*B.* They are received into the employment, and taken under the guidance, of others competent to direct their labour and guard against their incompetency, and to pay them wages or salaries. Their savings, also, if they have sense enough to make any, are taken care of and made to fructify, with or without risk to them, according as they choose to venture for participation in profit, or to rest satisfied with the smaller and safer income derivable from interest.

*P.* The lot of the more competent is, I suppose, plain enough?

*B.* Some incur the outlay and risk of preparing to enter the professions and compete for the great prizes which reward success. Others attain to great skill and proficiency in particular departments of industry, and are satisfied to continue in receipt of the high wages and salaries, some of which rival in magnitude the incomes of the most distinguished lawyers and physicians. Others, again, assume the direction not only of their own capitals, but of the capitals intrusted to them by others, and pay wages to the labourers whose services can be made available, and interest and annuities to capitalists whom it does not suit to incur risk or contribute time and labour.

*P.* You say that there is co-operation in all this work. If so, wherein does the co-operation recommended as something additional differ from that which you see?

*B.* Not only is there co-operation, but it is difficult to stir a step without stumbling against it. It differs from that other co-operation which is proposed to be superadded or substituted in this, that it admits the services of all of every shade of competency, and furnishes openings for the cultivation and growth of the producing powers of each, whether they be large or small. It excludes the incompetent from impeding or diminishing the production in which the competent are engaged; and aims at confining each competent man to that species of work and within the limits of responsibility for which he is fitted. Whereas co-operation beyond this means attempts at

combined action which disregards the fitness of the agents who are to take part in it.

*P.* How do you make good your assertion that there is co-operation in the professions, and in many branches of business which are, in appearance, at all events, the fairest examples of nought but individual action?

*B.* Simply by calling attention to what actually takes place where individuals are working in as complete isolation as we can possibly find them. The physician would be sadly troubled if the paper-maker did not co-operate with him to furnish a prescription to his patient, and the drug-merchant and chemist to provide the remedy prescribed. The surgeon could do but little without the co-operation of the miner, the smelter, and instrument-maker. The skilled artizan, or the working cobbler, or the tailor, unless greatly assisted by the co-operation of others to obtain the material on which, and the instruments with which, he works, and, lastly, the food and clothing necessary for his maintenance, would starve in his apparently independent isolation.

*P.* Am I to understand that after the best consideration which you have given to the case of the poorer classes of society, and to the suggestions which have been offered for improving their condition, you cannot trace any portion of their suffering to a want of co-operative spirit, nor hope for any mitigation of this suffering through a resort to co-operation on a larger scale than has yet been attempted?

*B.* The impression left upon us from all the facts which we have had an opportunity of observing, and from all the inferences which you have assisted us to draw out of them, is, that there is no proof of any disinclination to work up in co-operative or combined action all the material usable for the purpose. There are two drags upon the further advance or development of combined action: one is the want of material fit to be combined, that is, of individual action good enough to be turned to any profitable or useful purpose; the other is the want of range for administrative capacity to combine such individual

action as presents itself more extensively than it now does. This limitation of range imposed upon administrative capacity is being removed, little by little, with every advance in knowledge ; and the great industrial works of modern times indicate no backwardness in administrative capacity to combine the industrial elements within its reach—no deficiency in vigour to prevent its keeping pace with or following close upon each new step forward in knowledge. As for the obstacle to more extended co-operative action occasioned by individual vice or inaptitude for useful action of any kind, that can only be removed by removing the inaptitude when possible, and by attending to another work which is clearly possible, viz., the preventing a succession of generations as much afflicted as the present by the number of individuals not only unfit to be employed in any combination, but so incapable and so depraved as to require many most capable individuals to be drafted off for the special purpose of maintaining them, and of guarding against the damage which they might otherwise do both to themselves and to society.

*P.* Will it not be said, and with some appearance of truth, that the sight so common among us of wealthy masters and poor servants, of great capitalists and ill-paid labourers, is little creditable to us as a community, look at it from whatever point of view you please ? Can we but feel pity for the poorer classes and sympathize with those who reproach the rich for fattening on the leanness of the poor by whose labour they acquire their wealth ?

*B.* While we would not avert censure from capitalists for callousness to suffering, or for indifference to evils from which their workpeople are unable to escape except by their aid, we must not countenance the delusion, let the expressions by which it is concealed be ever so touching, that the riches of the rich are the cause of the poverty of the poor—that capitalists earn their capitals out of the bones and sinews of the labourers. The professional man whose services are sought by ten clients or patients for every one that he can



serve, and who is overworked by serving that one-tenth, acquires his wealth by his own labour, not by the labour of those whose services he buys so as to be able to do more of the work thus urgently pressed upon him. The young labourer who, by a long course of steady good conduct, first earns large wages by working for others, and then pays wages to others who work for him, earns his capital by his own labour and economy, not by the labour and economy of others, still less by the indolence and waste which steep them in poverty. It must be misuse of a figure of speech to say that the capitalists or associated capitalists upon whom is pressed the custody of others' savings because they inspire more confidence and give a larger income in the form of interest than could be obtained as readily elsewhere, extract their wealth out of their poorer depositors. They earn their incomes by giving incomes to, not by taking incomes from, others. The records of the lives of our successful men teem with examples of the truthfulness of these descriptions. We may regret that the wealth which they have left behind them has so often been wasted, or worse, upon those who inherited it; but we cannot rise from the perusal of their lives with the thought that their wealth was other than the fruit of their own exertions.

*P.* If the world be ever destined to behold the grand spectacle of good teaching and training universally diffused, will there continue to be the same scope for accumulating those enormous masses of wealth which have so often been the rewards of the successful men of the present and past generations?

*B.* We are inclined to think that, while much more wealth will be produced, and a larger store accumulated in proportion to the number of people to be maintained out of it, the quantities massed upon a few individuals will be smaller, although the average possessions of all will be larger than they now are. Continuing to hold, as heretofore, that wealth has a tendency to accumulate in the possession of the various individuals in society, according as they are possessed of the industrial virtues—largely where the most of these virtues are



to be found in combination and actively at work, and less in proportion as the industrial virtues are wanting—we cannot but expect that the general diffusion of an improved education will cause the industrial virtues to flourish more uniformly and wealth to be distributed, not equally among all, but in quantities sufficiently above *zero* for each, as to make us give up almost grudging the rich their riches while we pity the poverty of the poor.

*P.* You do not seem to participate in the sentiments of those who think that the contemplation of the wealth of our great proprietors and the wish to rival them in display are powerful stimulants to the industry and enterprise of others, and tend to keep alive that desire to rise in the world, to which it is thought we owe the production and accumulation of much of our wealth?

*B.* We confess that if, while the wealth in the world was increased, the possession of it were shared more generally, we should not regret the disappearance of those enormous masses of wealth accumulated in the possession of individuals. In a state of society so improved, the diminished wealth of the wealthier proprietors would yield more enjoyment than they derived from their greater previous wealth; and the increased wealth of the poorer members of society, and the increased well-being consequent upon it, would act as more potent and more wholesome stimulants to preserve that state of well-being unimpaired than any contemplation of the wealth and luxuries of others not shared by themselves.

*P.* Young people who are endeavouring, as you are, to learn the rules of conduct which it will be good for them to observe, must be prepared to find, among the many who concur with them, some who dissent from the rules to which they have yielded their judgment after the most careful study and observation. It will be your destiny to find many besides who cannot be said either to concur or differ with you, since they do not rise to the dignity of guiding their conduct by reflection, or by any systematic rules whatever, following simply, by blind

habit, the impulse given to them through the age and country in which they happen to have been born. Whether the conduct of these latter deviate or not from the rules adopted by yourselves could have but little effect either in shaking or confirming your confidence in your own judgments. Nevertheless, it may be a satisfaction to note how much nearer to good sense is the conduct practised by mere force of habit now than that which was practised formerly. But as regards the rules at variance with your own which are adopted by people who have risen to the dignity of thinking that some rules of conduct ought to be formed and observed, the state of contradiction and mutual antagonism in which they stand to one another would of itself prevent your exchanging your conclusions for theirs, even if disposed to suspect the soundness of your own. Reasons hitherto unknown to you, which overpowered or subverted those on which your conclusions had been formed, could be your only inducements for abandoning them. All the rules of conduct that you have arrived at, and the reasons by which you justify them, are, I have no doubt, quite at your command whenever the occasion shall call for their production. Contrast them with those which justify combinations and strikes of workmen against employers; exclusion of workmen from employment and wages by other workmen; resistance to the introduction of machinery and of contrivances in general for making labour more productive; complaints against the rich, not because they spend and consume profusely, but because they make additions to capital; a hankering after participation in the profit of others instead of earning a title to one's own profit by the saving of capital; pressure to obtain admittance to partnership without regard to character, instead of forming characters which will cause those who possess them to be courted as partners where partnership is the best mode of executing work; complaints and denunciations of prices and rates of interest, sometimes because they are too high, at others because they are too low; and of the oppressiveness of taxes, as well as of the laxity of Government for neglecting to

undertake work better left to individuals, and the undertaking of which by Government would necessitate an increase of taxes. Having done this, proceed to contrast the two kinds of education likely to prevail according as men share your convictions, or suffer under the prejudices opposed to them, or grovel in the absence of any convictions whatever.

## ON CERTAINTIES AND PROBABILITIES.



*P.* It is quite impossible that you should not be deeply impressed, even from the cursory inspection which you have as yet been able to make of social phenomena, with the remarkable changes which have taken place in the methods adopted by successive generations of men for securing their well-being. Our wants may be said to be very similar to those of our forefathers from the remotest periods. We hanker, as they did, for gratifications of our senses, for health, strength, freedom from pain, pleasing objects to contemplate, and for pleasing trains of thought, among which must be specially present a sense of security. It has been clearly established, as it has long been felt, that abundant stores of wealth are among the requisites for satisfying these wants. But what prodigious changes have taken place in our thoughts concerning the forms which this wealth should assume, and the methods which should be adopted for its production! Nevertheless, altered as are the forms assumed by wealth in modern as compared with former times, the same collective terms, such as food, clothing, fuel, and shelter, serve to designate the various articles of which it is composed. It may also be noted that the more ordinary and indispensable articles required to supply our wants have been at all epochs, and continue to be, lamentably deficient, if compared with the number of people whose wants they are meant to supply. I need not go over the succession of changes that have been introduced from time to time in our methods of production. The more striking of them are well known to

you. The immense increase in the quantity of our wealth, insufficient as that increase is to supply the wants of our increased numbers, and the improvements in its quality, are manifest to everybody who has any acquaintance, however slight, with the past and the present. Much useful instruction may be gathered by devoting some little time to the consideration, not only of the effects of the numerous changes that have been adopted in methods of production, but of the kind of feeling with which they have heretofore been received, and of the welcome nowadays given to them. Looking, first, at the whole of our chief means of production as now in operation, would it, think you, be desirable to abandon any of them?

*B.* To abandon any of those productively at work, unless to substitute others more productive in their place, would be to divest ourselves of a portion of our capabilities of replacing what we consume. The folly of such a proceeding may be strikingly exemplified by asking what the consequences would be of abandoning, not merely a part, but the whole of our chief means of production; and the answer we take it must be that our means of replacing wealth would not keep pace with our rate of consumption, until, indeed, an accelerated rate of deaths reduced the number of people within the limits of the means of subsistence afforded by the diminished store of wealth.

*P.* While you and all sensible people take this view of the fatal consequences that would follow upon an abandonment of our more powerful agents of production, are there not many, whom we must admit not to be sensible, who do not take this view? With what feelings was the first appearance of most of these agents welcomed in the world?

*B.* The most ignorant and prejudiced people would not, we fancy, be desirous of parting with any of those agents of production which they have long been accustomed to see in operation. From the spade and the plough up to the latest applications of steam and magnetic power, no hand would be raised up in support of a proposal to relinquish any of them. The benefits derived from their use are so obvious and familiar



that the means by which the benefits are procured cannot but be perceived and clung to. But we think it must be admitted that the inventors and workers of them encountered at their first introduction violent opposition and bitter hostility from the workmen who were likely to be disturbed in their less efficient methods of working. Most of them did not like, or were not able, to adapt themselves to the new contrivances by whose aid labour was destined to produce more than before.

*P.* Was the resistance of these workmen ever successful; and if so, what advantages did they derive from their success?

*B.* Successful resistance can only mean the effectual prevention of the introduction of any new arrangement or method which might call for the services of men with different attainments and aptitudes, or which required from men already employed the adaptation of their services to the new demand made upon them. Partial success might mean the banishment of a branch of business from the town in which the adoption of improvements was prevented to other towns where it was not. Success still more partial might mean a prolonged struggle between some men continuing to work at lower wages and profits under their former arrangements, and others earning higher wages and profits under the improved arrangements. The enjoyment derivable from the higher wages and profits would necessarily be much disturbed by the irritation, hostility, and privations of those who could only hold out under the inferior method of production by submitting to reduced wages and profits.

*P.* Looking back upon the additions made to our producing powers through a long succession of advances in knowledge, and better applications of it, we see clearly that to have prevented any of these would be to have deprived ourselves of much of the means of well-being which we now enjoy. May we not feel quite confident that the prevention of future additions must deprive us of opportunities of increasing those means of well-being in which we are confessedly deficient?

*B.* That is our feeling.

*P.* Is it part of the inevitable destiny to which men must be resigned, either to put up with all the discomforts inseparable from any present state of limited capacity, or to subject some of their fellows to special discomfort from attempts to enlarge the limits of capacity?

*B.* We would not assume that to be an inevitable destiny which future advances in intelligence and conduct may show to be preventable.

*P.* You would, I think, find it difficult to cite any instances of the introduction of improved methods of production unaccompanied by privation and inconvenience to some members of society. Do you expect that like privation and inconvenience will not accompany the introduction of future improved methods, or that the individuals exposed to suffering will not do their utmost to ward off from themselves the causes of suffering?

*B.* Our expectations are, that the privation and inconvenience to individuals, arising out of that which brings accession of wealth and well-being to society at large, may be greatly diminished, if not altogether prevented, through more intelligent conduct, and that at all events, individuals may be brought to desist from aggravating, as they have so often done, the suffering which they are unable to escape.

*P.* Can you explain how it may be hoped ever to guard individuals against the privation and inconvenience likely to be brought upon them by the introduction of improved methods of production which they are not qualified to take part in?

*B.* It appears to us, that when the work of education is so conducted as to impart to all a clear conception of the conditions on which wealth and well-being are attainable, among which will be readiness to look out for, to appreciate, and to adopt each advance of knowledge as fast as it is placed at our disposal, people will cease to think of attempting to shut out improvements. They who are conscious of the capacity to adapt themselves to the new requirements will quit the old

methods at once; and some of those who have not that capacity will shift to some more promising business, while the smaller number alone will linger at the old work, which cannot be abandoned entirely until the improved contrivances have been introduced so generally as to supply all the demands made upon them. Industrial recruits, meanwhile, would cease to enlist in works about to be shortly discontinued.

*P.* Might there not be some, especially of the elder workmen, who would be incapable either of adapting themselves to new improvements, or of shifting to other employment, who would be left without work and without wages?

*B.* Liability to be left without work and wages is one which all are exposed to, and ought to provide against, whether alterations be or be not introduced into the methods of conducting the work on which they are engaged. It is one which men who have received the kind of instruction imparted here will be sensitively alive to, and will make it one of their leading thoughts through life to prepare for by saving. Economy must be the main reliance of everybody who would secure an income whereon to subsist when incapacitated by the gradually increasing feebleness of old age from continuing the work of youth, or from engaging in new work.

*P.* There is no denying that the course of life, from its commencement down to its very close is beset with dangers, difficulties, and uncertainties. But is it humane and desirable to force the knowledge of these upon children, and run the risk of embittering the years of childhood and youth by the anticipation of the trials and struggles which await manhood and old age?

*B.* We are not conscious that our lives are embittered by any of the knowledge that we possess. It appears to us that no more than a limited amount of enjoyment is possible. It also appears to us that the enjoyment accessible to mankind, limited as it is, has not yet been attained to, on account of ignorance and mistaken conduct. To keep the young in ignorance, and thus to prevent their acting wisely, would be much

more inhuman than judicious efforts for their instruction and guidance. It is well that the young, from the earliest years, should be accustomed to look forward with calmness to the inevitable occurrences of life; to its certainties and uncertainties; to its possibilities and probabilities; and to be prepared for the disappointments, pains, and sorrows which can be entirely escaped by nobody.

*P.* You do not agree with those who consider that subjects of such gravity, and demanding so much thought, should be deferred for riper years.

*B.* We doubt whether they ever have been or can be deferred. The pleasures and pains of life force themselves upon the attention of children as well as of men; and the choice offered to their guardians and instructors is between assisting them to a right understanding and estimate of what they see and feel, and leaving them exposed to the risk of misinterpreting their impressions and making fallacious estimates of their probable future. They who adopt the alternative of assisting the young will be careful to accompany their instruction with treatment inducing to self-discipline or to self-imposed efforts to learn and strive to acquire the ability of exercising that power of control over their future destiny which young people well instructed are conscious may be acquired.

*P.* With all our efforts to secure well-being for ourselves, and to become qualified and disposed to make ourselves useful to others, can we feel confident that our efforts will be successful?

*B.* We cannot. Indeed, we are told that there is nothing certain in this world, although it has been laughingly added, except death and taxes.

*P.* People who are fond of trifling with serious inquiries and of looking for truth and wisdom in what they are pleased to call "proverbial philosophy," might remark upon this addition laughingly made, that "many a true word has been spoken in jest." But let us try and give expression to what is passing in our thoughts, when we talk of certainty and uncertainty,



probability and improbability, possibility and impossibility. Jestings and proverbial philosophy aside, let me ask, would you hesitate to admit that you feel certain of many things besides death and taxes?

*B.* We would not. We do not hesitate to say that we are certain we are alive, that we see, and hear, and feel, and smell, and taste, and think, and are conscious of many of the past events of our lives.

*P.* Would you speak with equal confidence of objects around you, and of objects not present, but of which you have a perfect recollection?

*B.* We feel no hesitation in saying that there is a roof over our heads which shelters us from the rain now pouring outside, that you are standing before us, that there are forms to sit upon, and desks to write upon, and books, slates, and paper, pens, ink, and pencils ready for use, and that the walls are covered with diagrams, maps, and drawings; also, that there was a bed which we slept in last night, water which we washed in, a window which we opened, and a loaf which we ate of before we came here this morning.

*P.* Can you tell me that you feel certain of anything in the future as confidently as you have told me of the past and the present?

*B.* We might begin by saying that we are certain of death and taxation, meaning by the latter some contrivance for collecting wealth for government purposes. We are certain that the sun will rise to-morrow, that the seasons will succeed one another as heretofore, that neither animal life nor combustion can be sustained without oxygen, that food, clothing, and shelter are indispensable to our existence, that these indispensables are only procurable in abundance by labour intelligently and skilfully directed, and that industry, intelligence, and skill will not flourish in adult age, unless the foundations of them be laid in childhood and youth.

*P.* Are your feelings of certainty in regard to the future really as strong as they are in regard to the past and present?



*B.* Not as regards the whole future ; but, as regards the portions of the future from which our examples were drawn, we are inclined to say that we feel quite as confident.

*P.* If I could show good grounds for expecting that the rate of rotation of the earth would at some future time be quickened or slackened ; that the obliquity of its axis to its orbit would be increased or diminished ; that some hitherto undiscovered element or chemical combination would sustain life and combustion, and that life might be indefinitely prolonged, thereby introducing at the same time new varieties in the growth and order of habits and thoughts, would your feelings of certainty as to the future, continue in accordance with the examples which you have given ?

*B.* They could not, of course. What we call our knowledge of the future is based upon the supposition that the succession of phenomena and the well-ascertained causes of them in the past will continue in the future.

*P.* Are you not qualifying somewhat your notions of certainty, when you talk of certainties based upon suppositions ?

*B.* We have, perhaps, inadvertently used an inappropriate expression. Our feelings of certainty as regards the future may be said to be based upon an assumption, or an admission from which there is no escape, that most, if not all, of the phenomena or changes in the world, sometimes spoken of as the order of nature, will continue similar to what we and others have observed them to be.

*P.* And may it not be added that where the world and its phenomena appear to be different to what we had previously thought, the same knowledge which has produced the change in our thoughts has explained to us that the changes have been in man's capacity to observe and interpret, and not in the world or in the elements which compose it ?

*B.* Yes, for it is not contended, because famines have diminished in frequency, because the state of health has improved, because the average duration of life has been lengthened, because the fertility of the soil has been in-

creased, and because communications between the different parts of the earth have been quickened, that our present world differs from the world of our forefathers in any other respect than in our better capacity to interpret it and to accommodate ourselves to its workings.

*P.* When we affirm that all those repetitions and recurrences which we class as the consequences of mechanical, chemical, electrical, and vital agencies will continue in the future as in the past and present, have we no other ground for what we affirm than assumption?

*B.* We cannot mention any other ground.

*P.* In building for the future upon this assumption, have we never reason to doubt or hesitate?

*B.* No other reason for hesitation than the fear, itself based upon experience, that we may be erring in our interpretation of the phenomena the recurrence of which we count upon.

*P.* The compilers of the *Nautical Almanac* do not hesitate to publish, some years in advance, the future positions of the heavenly bodies, and to describe those appearances which it will be peculiarly useful for navigators to be acquainted with. Would these compilers, if disposed to undertake the labour of computing the positions of the heavenly bodies a thousand or a million years hence, feel the same confidence in their prognostications?

*B.* We can imagine their having some lurking apprehensions that, in the course of so long a time, some agencies, hitherto unknown to them, might intervene to upset their calculations.

*P.* You have mentioned that those successions or recurrences which we have observed, and of which we expect the continuance, are sometimes spoken of and referred to as "the order of nature." Under whatever general name we think or speak of them, are we justified in characterizing them as "certainties"?

*B.* We cannot do without some word to distinguish them from other future occurrences which we call uncertainties.

The state of our convictions in regard to such future events as the succession of day and night, of the seasons, of the tides, of life and death, and of the pains of hunger, thirst, and cold, is not to be confounded with that in regard to vicissitudes of weather, of crops, of earthquakes, and of epidemics.

*P.* Does it occur to you that any important purposes are served by this classification of future phenomena and events into the certain and the uncertain?

*B.* Most important. Disregard of future certainties brings with it certain calamity. For example, existence would be impossible without wealth; and happy and comfortable existence without abundance of wealth. Future abundance of wealth, again, would be impossible without attention to the succession of the seasons, and to the influence of mechanical, chemical, and vital forces.

*P.* And do not calamities quite as dreadful occur from unexpected and uncertain events?

*B.* Quite as dreadful, perhaps, to the individuals on whom they fall. But falling, as they do, upon comparatively few individuals, and upon them but rarely, they are less fatal to society. Even when large numbers are stricken, the intervals of time between the calamities being long and uncertain, and the opportunities for recovery and the chance of escape being greater, society is less sensitive to them than it otherwise would be.

*P.* Again, has there never been any suffering from misinterpretation of phenomena, from making sure that future events will occur which will not occur? Have we no records of the mischiefs occasioned from taking measures which, contrary to the confident expectations of those who take them, produce results the very reverse of what they wish, and from neglecting to take measures which would lead to the gratification of their wishes?

*B.* There can be no doubt that we have only arrived at our present state of certainty in regard to the future through a succession of misinterpretations and of mistaken conduct

founded upon them. Legislators have made laws intended to promote well-being, and physicians have adopted treatment intended to cure their patients, which additional knowledge has shown to conduce to misery and death.

*P.* Where judgments are looked upon as erroneous, and the conduct founded upon them is seen to be misdirected, are there not epithets specially applied to the people who think and speak and act under their influence ?

*B.* Yes, they are spoken of as prejudiced, deluded, or superstitious, according to the form and direction taken by their errors of judgment.

*P.* Have there not, in former days, been many prognostications concerning the future relied upon as certainties, which are now classed among prejudices, delusions, or superstitions ; and are there not some who are still counting for certain upon what others hold to be superstitions ?

*B.* We must answer both these questions in the affirmative.

*P.* And is it not possible that some of our convictions in regard to the realities and certainties of the future may be looked upon as prejudices, delusions, or superstitions by the better instructed men to come after us ?

*B.* Quite possible.

*P.* How, then, in the face of these varieties and reversals of judgment, past, present, and expected, can you persist in looking forward to any future occurrences as certainties ?

*B.* The inference which we draw from the reversals of some judgments, concurrently with what we must be blind not to see—the confirmation by repeated experience of others, is that we ought to be diligent in ascertaining the kind of proof which will warrant our relying upon future events as certainties. And as we only can learn what future events are certain to occur by learning the causes which will produce them, we must avoid assuming the relation of cause and effect, as is so frequently done, not only without, but even against evidence, if there were but the intelligence to perceive it.

*P.* The progress of our knowledge has been in keeping

with your views. Men can now prognosticate a much larger number of future occurrences with certainty than they could formerly, and they are saved from placing a fallacious reliance upon future occurrences, where such reliance would cause them to work out their own misery, or to fall into it through inaction. The steadily increasing capacity of man to judge of the evidence requisite for prognosticating future occurrences, by ascertaining the causes which lead to them, is day by day adding to his knowledge of future certainties, and guarding him more and more against the danger of placing reliance upon future events which neither will nor can occur. He is also better able to recognise what he does not know as well as what he does know, what he never can learn as well as what he may hope to learn. Do you not think, as our legislators, educators, and physicians approach nearer and nearer to this temper of mind, that their efforts in behalf of society will become more effective ?

*B.* There can scarcely be a doubt that society will be better protected against the criminally disposed, that fewer children will grow up into bad and miserable men, and that diseases will be better guarded against, and when they do occur, be better treated.

*P.* Having led you into this digression on the grounds which justify our considering some future events as certain, to distinguish them from others which we admit to be uncertain or probable, or even improbable, I will now recall your attention to the different modes of preparing to meet certain and uncertain, probable and improbable, events. Among the certainties which we have spoken of is death. How do sensible people look forward to that ? Have they any thought of escaping it ?

*B.* They may have thoughts of deferring, but not of escaping it. While efforts to improve health and prolong life are considered rational and useful, the mere thought of escaping death would be looked upon as visionary.

*P.* Another certainty which you mentioned was, that life must be extinguished unless supported by a regular provision of food and other necessities. Is this certainty dealt with by man



in the same spirit that he deals with the other certainty, death?

*B.* Not exactly. He feels that he has but to resign himself to death as the certain close of earthly existence: whereas for the adequate supply of food and other necessities, it is not resignation, but well-directed thought and exertion that are required of him.

*P.* Another certainty of which men have by this time generally convinced themselves is that a store of wealth adequate to satisfy all reasonable wants is not to be had except by the exercise of what we have called the industrial virtues. What use has been made of the knowledge of this certainty?

*B.* To practise the virtues, and to enjoy the beneficial results as far as the virtues have been practised; although there is still much suffering from the dreadful evils consequent upon the disregard of them.

*P.* We have had occasion to consider certainty and uncertainty in juxtaposition—the need of access to wealth continuous and certain, the sources of supply intermittent and uncertain. What line of conduct has the consideration of this combination of certainty and uncertainty given rise to?

*B.* To the practice of economy, through which, out of irregular and uncertain crops a store may be maintained capable of yielding supplies regular and certain, or as nearly so as possible.

*P.* How has the certainty or uncertainty of maintaining an adequate store of wealth been affected by the general adoption of division of labour and of interchange?

*B.* There can be no doubt that the adoption of division of labour and its steadily progressive subdivision keeping pace with other improvements in production have not only increased our stores of wealth, but enabled us to rely with greater certainty upon the sources of supply whence withdrawals from these stores for daily consumption are to be replaced.

*P.* What you say of the larger store of wealth and the greater certainty of its maintenance through the adoption of

division of labour is incontrovertible : but, as regards the share of each individual, has not the continued adoption of improvement upon improvement, and of subdivision upon subdivision of labour introduced much more uncertainty than heretofore ?

*B.* If the store of wealth accumulated through our greater efficiency in producing be greater, and greater too in proportion to the number of people to be maintained out of it, there is fair ground for surmising that any uncertainty in the shares accruing to individuals must originate in some defective arrangements, or in the obvious disregard of some caution, contrivance, or exertion in the individuals whose shares are deficient either in quantity or certainty.

*P.* Your answer clearly implies that the cause of uncertainty as well as of insufficiency in the supply of wealth accessible to any individuals of a community in which production is on the whole well cared for, is to be sought in the character and conduct of the individuals suffering from that uncertainty and insufficiency. Is that what you really mean ?

*B.* We will not take credit for having actually intended to say what we cannot miss seeing, now that you have presented it so clearly to us. Let there be a community, as a whole ever so far advanced in its powers of producing and storing wealth, the individuals in it who are greatly below the average in power incur a risk from which others are free. The ignorant, the lazy, the unskilful, the dishonest, the drunken, the unruly, and the wasteful will suffer, so to speak, in the midst of plenty. But the suffering of these individuals from uncertainty and insufficiency in their supplies of wealth would be much more severe, if the producing powers of the mass of the community were inferior to what they are, since it is from their wealth alone that the sufferings of the incapable can be relieved.

*P.* Does it not appear that in proportion to the rapidity with which any community is advancing in powers of production, in replacing inferior with superior methods, will be the

danger to each individual of suffering from the uncertainty and insufficiency of the share of wealth obtainable by himself?

*B.* In a stagnant state of society, nobody can be inconvenienced by these uncertainties, which are a consequence of perpetually improving methods of production. But if that stagnant state be also a state of misery, there is no hope of amending it, except by exposing each individual to inconvenience from improvement, if he will not fit himself to use improvement when applicable to his own special line of work, or be prompt in shifting to some other line.

*P.* Among the arrangements for working capital which we have gone over, a very considerable share of our attention has been bestowed upon the use of credit. Seeing that bankruptcies, and losses, besides, which never obtain publicity, would be impossible without credit, must we not admit that uncertainties innumerable are introduced into industrial life through its medium?

*B.* We must, taking care, however, not to sever these uncertainties from a certainty which accompanies them—a certainty of good far outweighing the uncertainties of evil to which all are exposed whose efforts to share in the good are not wisely directed.

*P.* What is the certain good obtainable by the use of credit?

*B.* Immense increase of wealth caused by the facilities afforded, through the use of credit, for directing capital to the hands and places where it can be most profitably employed.

*P.* Do you think that this increased quantity of wealth is ever to be looked for unalloyed by the suffering to which individuals are exposed through failures in their attempts to get a share of the increase? And if you do, can you point out the means by which each individual's participation in the increase may be made as certain as the increase itself?

*B.* We should not be justified in expecting that unalloyed enjoyment from the increased wealth obtainable by the use of credit is readily to be had; since considerable intelligence, attention, and scrupulousness are necessary in order to derive

benefit from credit free from danger. And whatever our hopes may be of the growth of these virtues in the future, we know that they are sadly wanting in many who now use credit. Conditions are attached to the use of all powerful agents which cannot be disregarded without danger. Hence the uncertainties with which the attainment of good is chequered, as advances in the productiveness of labour are made one after another.

*P.* Does not this picture of yours give some sanction to the lamentations of those who seem to find much more to mourn than to rejoice over in the introduction and adoption of new powers of production? They say that the certainty of moderate enjoyment is displaced by uncertainty, which, admitting the enjoyment to be greater in some respects, reduces it in their estimation below the lesser and more certain.

*B.* If our picture could inspire such thoughts, we must have painted it badly. The tendency of every advance in producing power—of every improvement in the organization of labour—is to cause certainty to gain upon and displace uncertainty. Even where altered arrangements assume the form of derangement and introduce new elements of uncertainty, old elements of uncertainty are displaced.

*P.* Could you readily cite any facts or occurrences in corroboration of your doctrine that improvements in production not only add to the certainties of general well-being, but diminish the uncertainties which mar enjoyment, by depriving numerous individuals of anything worthy of the name of participation in it?

*B.* History teems with confirmations of the beneficial effects of the adoption of increased powers of production. The abundance of food, clothing, dwellings, fuel, furniture, and utensils, of appliances for safe and rapid communication, and for recreation and health, in modern as compared with former times, are clearly results of well-authenticated improved methods of applying labour. It would puzzle anybody to show that a larger proportion than heretofore or as large a



proportion of the community, was cut off from such participation in wealth as is indispensable for a decently comfortable existence. Our little experience and reading have impressed us with the conviction that the destitute and non-producing classes are better cared for out of our increased stores of wealth and the better application of them than they ever were in former days.

*P.* Admitting, as I think we must, that improved methods of producing have placed at man's disposal a greatly increased certainty of well-being, or, more properly, have greatly diminished the uncertainty of general well-being, do you attribute no part of the privation and suffering of individuals to the continual introduction of these improved methods?

*B.* If we have been right in the conclusions at which we have so far arrived, and in which you have allowed us to remain undisturbed, as if yourself considering them unshakable, we may say with confidence that we exonerate improved methods of production from being the causes either of individual or of general misery, as much as we do the well-known variations of the seasons. When individuals are not intelligent and painstaking enough to supply themselves with food, clothing, fuel, and shelter for the winter months, their suffering and death are chargeable to their misconduct. And where their misconduct has been inherited, so to speak, through parental neglect, their suffering and premature death should be assigned to that cause. In like manner, if with man's improved methods of applying steam, air and water power, and electric and chemical agencies, accidents and suffering are greatly diminished, we must not be misled because accidents and suffering assume a new form, and make thereby a deeper impression upon our feelings at the time. Accidents on the railroad, the foundering of steam-ships, and explosions in chemical and gas works were unknown a century ago; but these accidents have taken the place of a much larger number of accidents in a form only to be read of in history. Moreover, it must not be forgotten that the larger number of accidents



from what we may call misuse of the agents of production, whether in the present or in former times, may always be traced to some of those industrial disqualifications or vices which we have over and over again contended may be greatly diminished, if not entirely got rid of, by an education better in quality and more generally diffused.

*P.* Are there not some casualties, some dangers and uncertainties attaching to particular works, businesses, and professions which cannot be guarded against, and which, therefore, require some special contrivances to be resorted to for the purpose of making them endurable? For example, acknowledging, as we do, the additional safeguard against scarcity afforded by drawing supplies from all the regions of the globe, can we fail to notice the sufferings, the uncertainties, and the anxieties to which shipowners and merchants are exposed from the dangers of the seas?

*B.* The loss and uncertainty to which any one merchant or shipowner is exposed while engaged in a work which contributes to certainty and security of well-being for all, are guarded against by special precautions. Where they combine in considerable numbers, and the ventures are numerous, they reckon upon a certain proportion of losses or casualties, and by making provision for them reduce uncertainties to a certainty. Shipowners who own only one or a few ships, and merchants whose ventures are large in proportion to their means, insure them with companies organized specially to undertake the risk of losses which, although infrequent, would, when they occurred, be ruinous to the shipowner or merchant upon whom they might fall.

*P.* What is it that induces insurance companies to make themselves responsible for those large and infrequent losses, and thus to relieve merchants and shipowners from a load of uncertainty and anxiety which would deter the more prudent of them from engaging in their business, or at all events, from conducting it as vigorously and successfully as they do?

*B.* That which induces capitalists to undertake any other

business—the hope of profit. The merchant or shipowner who applies to them to be relieved from the losses to which he is exposed from perils of the sea has to pay a consideration or premium of so much per cent., according to the nature of the risk proposed. The magnitude of this premium may be matter of negotiation. Generally, the premium for most risks is pretty well known beforehand. Premiums vary, according to the estimate of the danger, from one-tenth to ten or even twenty per cent., the latter class of risks being comparatively rare. The companies, if they manage their business successfully, are careful to ascertain that losses occur less frequently than one in a thousand when they charge a premium of one-tenth per cent., and less frequently than one in ten when they accept ten per cent.; and they are sure to be prevented from asking premiums known to be greatly in excess, in the aggregate, of the probable losses and their own office-expenses by the counter-offers of other companies plying for similar business.

*P.* Are not farmers, manufacturers, and wholesale and retail dealers exposed to special uncertainties and perils, although not to perils of the sea?

*B.* There is the risk of fire, from which no one can feel himself quite secure. Most prudent people seek protection by insurance. And the stamp-duty upon fire-insurance is one of the ugliest blots yet unremoved from our system of taxation, being larger in amount than the premium charged by the insurance companies on that class of property, the insurance of which ought to be particularly desired by the legislature.

*P.* You alluded a short time ago to the certainty of death. Is it not necessary in conducting industrial works to take into account the uncertainty of life?

*B.* Most necessary. Almost all our larger works are made, as nearly as possible, independent of the lives of particular individuals. It is arranged that the capitals embarked in them shall not be withdrawn. In case of the death or bankruptcy, or the wish to retire, of any proprietor of capital in them, one or more persons must be substituted in his place, whether by

purchase, gift, or inheritance. Our large joint-stock companies afford examples of the method by which capital is retained undiminished, old proprietors departing and new ones arriving, as suits their convenience or necessity compels. Death and other casualties will also carry off the officials and servants of these companies, but as long as the capitals are unimpaired, other officials and servants are ever at hand to take the vacant places.

*P.* We recognize in joint-stock associations, as well as in government institutions, contrivances for depriving death of some of the inconvenience and suffering that would otherwise attach to it. The deaths of individual shareholders or of government officials leave the routine of the great railways, of the Bank of England, and of the Post-office to continue undisturbed. Events that might introduce interruption and uncertainty, or even suspension, into works which, for the good of society, ought to be carried on with the utmost regularity, are so provided for and guarded against that we may speak of some of our institutions and industrial arrangements as we do of our annuities, and look upon them as perpetual. But the loss and suffering of the families, dependants, and creditors, from the death of individual shareholders in joint-stock companies, of the servants in them, and of professional men and others carrying on business on their own separate accounts, are left unguarded against by these co-operative arrangements which seem to protect society so well. Is nothing done to diminish, if not to prevent, the extent and severity of these cases of suffering?

*B.* There is life assurance, by which death is stripped of some of its terrors to those who have to meet it, and of some of the privation which it might entail upon surviving relatives, friends, and dependants.

- *P.* Have you ever had your thoughts directed to what people have to do when they insure their lives?

*B.* Only cursorily. We have heard more about benefit societies. People who are admitted members of these societies

undertake to pay a small sum periodically, in return for which they are entitled to receive a weekly sum while unfit for work by accident or illness; and some payment is made to their surviving relations at their deaths: both payments of course being proportioned to the rate of their own contributions.

*P.* Insurance of life guards against some of the sadder consequences that might follow death only, leaving the consequences of sickness and accident to benefit societies, or other prudential arrangements. Life insurance, although a comparatively modern contrivance arising out of man's steady though slow growth as an intelligent being, has been reduced to a system which presents a very improving subject for study. It may happen—it will, I have no doubt happen—that some of you will desire to insure your own lives. Do you expect that the premiums, demanded of you will vary as greatly as those demanded for marine and fire insurance?

*B.* We presume that, if we did not seek insurance on our lives till we had attained an advanced age, a much larger premium would be required than if we sought insurance when young.

*P.* You are quite right. The various life assurance companies publish their scales of premiums for different ages, so that you might tell beforehand how much per cent. will be asked of you before you enter the doors of the office. But do you think that the assurance companies are willing to insure every life that is presented to them?

*B.* Perhaps not. If they consented to insure some lives, it could only be in consideration of a very high premium.

*P.* There are some assurance offices which profess their readiness to insure what are termed hazardous lives, the premiums being raised above the ordinary rates for similar ages, according to the estimate formed of the health and constitution of the person upon whose life insurance is demanded. Most of the life offices confine their business to good lives, and require evidence and medical examination to satisfy them concerning the previous lives, habits, and states of health of those

who apply for insurance. You understand, of course, why insurance companies are compelled to reject very hazardous lives, or to ask premiums upon them proportioned to the extra risk?

*B.* They must either protect themselves in one of these ways against loss, or else raise their premiums on ordinary lives. But since general applicants for insurance would not submit to this extra charge, they are driven to act as they do.

*P.* Uncertain as life is in some respects, there must be some certainty that is reducible to calculation, otherwise insurance and the profit of those who undertake it would be impossible. What is this certainty?

*B.* If we are not mistaken, this is the certainty which has been arrived at: a sufficiently large number of lives being taken, rejecting those which assurance companies will not take, the average duration of life from a certain age is found to be a certain number of years. Individuals die within, and others live beyond, that number; some greatly within, and some greatly beyond that number.

*P.* And how will you describe the uncertainty?

*B.* The uncertainty is, which of the whole number of lives will be brought to an early close, and which protracted to an extraordinary length. If there were no such uncertainty, they who knew that they were to live long would have no occasion to insure, and would save their premiums, and they who knew that they were to die early would, supposing them to be conscientious, enter into no engagements for the due performance of which life prolonged beyond the limit assigned to them is indispensable.

*P.* Has any classification been attempted of the degrees of uncertainty attached to various lives?

*B.* All the details of insurance business are based upon classification—rather the classification of the probabilities than of the uncertainties of life. Take the several ages of twenty, thirty, and forty. The individual who wishes, at any one of these ages, to insure his life might learn from the premium



asked of him the average duration of insurable life at his age. This average being calculated upon as certain, gives the probable length of life of each individual, which of course diminishes with advancing years.

*P.* Would it be correct to say that the actuaries of the life assurance offices have reduced the probabilities of the duration of life, subject to the precautions which they take, to a certainty?

*B.* Putting it as you do, the expression might sound strange. But understanding by probabilities the classification of the different degrees of certainty in uncertainties, we do not see why the classification, if correct, should not be called certain, although it be the classification of uncertainties.

*P.* At our earlier meetings we bestowed some thought upon economy as a safeguard against casualties or calamities of greater or less uncertainty in their occurrence. Is not insurance a much more trusty safeguard than economy?

*B.* We cannot answer this question as you have shaped it. We even suspect that you are trying whether we have so far profited by your instruction as to perceive that a distinction cannot be drawn where there is no difference. Economy is not one thing and insurance another. Insurance is one of the forms in which the resources of economy may be used in a way likely to accomplish the very purpose for which economy in some form is indispensable.

*P.* I shall be glad to have a few examples illustrative of this position of yours.

*B.* A young lad starts in life determined to act upon the rules which we have learned and assented to here. He saves and, besides good wages, becomes possessed of a small nucleus of capital. He thinks of marriage; by which we mean he is preparing to take upon himself the duties of husband and parent, not recklessly but prudently. He reflects upon the probably sad position of his wife and young ones if he should be taken from them before he has had time to earn and save enough to keep them out of the reach of want. He then determines to apply some of the resources of his economy to

insure his life. But he could not insure his life, if he had not first saved wherewithal to pay the premium ; and moreover, the insurance would drop if he did not continue to save, so as to be able to pay his premium annually.

*P.* Is not life insurance also a great precaution, security and solace, where professional men or administrators of capital, who have risen to large earning powers, are under engagements for other people's capitals, or are called by affection and gratitude to make some return for the sacrifices of relatives and others who have helped to place them where they are ?

*B.* Very great indeed. Where large results depend upon the continued existence of such men, life insurance is an admirable auxiliary to enable economy to achieve more certainly all the good of which it is capable.

*P.* I have heard life insurance spoken of in terms which indicate a much higher estimate of its usefulness than you seem to have formed. Do you know of any better ways in which the resources derived from economy can be applied ?

*B.* That is the strangest question you have ever put to us. The wealth which we subsist upon, and the capital on which we depend for future subsistence, are derived from economy. Insurance would be unavailing as a security against many of the casualties which we have had under examination. It is one out of the many uses to which the resources obtained through economy may be applied. It is one of the numerous offspring of economy, not its only child. Without economy, a nation or a large aggregate of individuals could not be secure against famine and other fearful calamities ; although with economy, but without insurance, many individuals might fall victims to calamities which insurance shifts from the individuals who would be crushed by them to a large collective number by whom they are scarcely felt. A thousand individuals, for example, might jointly engage in hazardous undertakings, become responsible for borrowed capital, and assume the responsibilities of parents, which no one among them would be justified in doing singly without insurance.

*P.* You may find it desirable to follow out in greater detail, and to calculate with exactitude, the various degrees of probability which attach to many of the contingencies of life. You have learned enough to satisfy yourselves that, in looking forward to your own and the world's future, events are to be expected with different degrees of confidence, and that we need names whereby to give expression to our expectations. Some events we describe as certain, others as uncertain. There are many things which were uncertainties to our forefathers, but of which we feel certain. And year by year we find that our knowledge is penetrating the darkness of uncertainty and drawing additional certainties into the light. But it would be destructive of much of our well-being, if we did not prepare to meet the uncertainties of the future. We classify them into the more and less uncertain, at the extremes of which stand the improbable and the probable, with the various degrees of improbability between them. The qualities denoted by us as social virtues are what we must rely upon for so placing ourselves collectively as to secure a future of happiness, and insurance is a development from those qualities by which each individual may have secured to himself as nearly as possible a full participation in that happiness.

## ON GOVERNMENT.



*P.* WE have been endeavouring to ascertain for ourselves, throughout the whole of the course in which you have accompanied me, what we ought to do ; what rules of conduct most conduce to the general well-being of society ; what sentiments, dispositions and resolves we ought to cultivate and cherish as a means of securing the observance of these rules in our conduct, whenever the demand for action or self-restraint is made upon us. The inquiries and reflections which convince us of the rules of conduct that ought to be observed by ourselves also convince us that the same rules ought to be universally observed. The rules of conduct referred to have, in fact, been adopted in preference to rules of conduct which had been acted upon in former ages, and to the many other rules which we might have adopted, but which examination has led us to reject, because they seemed better adapted to promote the general well-being. If education were so good of its kind, and so universal, and our common nature so uniformly tractable, that the rules of conduct most conducive to the well-being of society were understood and observed by all, the well-being of society would seem to be provided for as far as human power could reach. It is, however, too well known, whether the cause be neglect and misdirection of treatment under the name of education, or the intractability of some natures, or the two together, that there are many individuals who do not, in their conduct, observe the rules indispensable for the general well-being. There is reason to believe that many more only keep

their conduct within the rules prescribed by compulsion from fear, rather than from cheerful acquiescence in those rules as being well adapted to promote the general well-being of the society to which they belong. If, for no other reason, government, or some power under whatever name it may be designated, is indispensable for the purpose of restraining, as far as possible, all those persons who refuse to keep their conduct within the prescribed limits, and also those who, but for its interference, might be tempted to overpass them. But then arises the question, How this power is to be provided, regulated, and directed? People's ideas, as well as their decisions exemplified in practice, have undergone many changes; the forms of government, and, still more, the proceedings under them, are very different to what they used to be, and the alterations still proposed in them are frequent subjects of discussion. You will, I am sure, be glad to put your thoughts together on these subjects, to examine them and add to them, and correct and re-arrange them, so as to be able, if called upon, to act well your parts in supporting those who have to administer the government, or even in performing some of the duties which pertain to government. Do you know to whom the powers of government are trusted at the present time in this country?

*B.* To the Queen, the Lords and the Commons conjointly.

*P.* Do the Houses of Lords and Commons possess any of this power after they have been prorogued; that is, when they are not sitting?

*B.* Not actually; they do virtually. Many of the taxes constituting a large portion of the supplies necessary for carrying on the government are only voted for one year, and the mutiny bill, which grants to the executive the allegiance of the army and navy, is only in force for one year till further renewed.

*P.* May we say, then, that the power of government is vested in Queen, Lords and Commons conjointly, but that the executive power, or the duty of administering the govern-



ment, is delegated to the Queen and the ministers, and others of her selection and appointment ?

*B.* Yes ; and to guard against any material conflict of purpose and action between these different powers of government, the executive cannot act ; or, as it is commonly expressed, the administration cannot be carried on for a longer period than a year without being subject to re-examination, and, if considered expedient, to revision.

*P.* If this country were ever again to be afflicted with a bad sovereign, might he not, during that short interval of time between the prorogation and re-assembling of parliament, do great mischief by using his power rather to oppress than to protect society ?

*B.* Even this danger, remote as we may hope it ever will be, is guarded against ; for no order of the Crown commands obedience by law unless it be countersigned by a responsible minister.

*P.* Understanding that the sovereign cannot command obedience unless his order be countersigned by a responsible minister, we must next learn to what superior authority it is that the minister is responsible.

*B.* The minister is bound to make all his acts conform to the law ; and the law is, of course, the expression of the will of the Crown, the Lords and the Commons. On some rare occasions, when parliament is not sitting, and ministers think it for the public good to overstep the precise limits of the law, immediately on the meeting of parliament they apply for an act of indemnity.

*P.* And are they not almost sure of obtaining that ?

*B.* They are ; proving thereby how careful ministers are not to exercise power beyond the law, except on emergencies, when their doing so will entitle them to thanks rather than rebukes from parliament ; to rewards and honours, not to impeachment and condemnation.

*P.* Does it occasionally happen that differences of opinion arise between the co-ordinate powers in the government as to

how the country ought to be governed in some particulars, and what changes ought to be introduced into our laws ?

*B.* It does. Such differences, in fact, could hardly fail to arise. Many of the changes made in our laws of late years were preceded, not only by much discussion among the people at large, and in each house of parliament, but by protracted disagreement between the two houses.

*P.* When the Crown desires some act to be performed, or some law to be passed, which either of the houses of parliament disapproves, must not one succumb to the others ?

*B.* They must come to an agreement, or the government of the country would have to be altered or abandoned. In reality, they agree to abide by the laws as they exist, and which they have been content to tolerate, if not to approve, up to the time, until a strong and general feeling is expressed that any proposed change or amendment ought to be assented to. But we do not think that so harsh an expression as "to succumb" can be appropriately used where all concerned, whatever may be the differences of opinion among them, are intent upon seeing the country governed conformably to the wishes of the best and most sensible people in it. We must not forget that the houses of legislature are made up of individuals of various experience and attachments, and of habits of thought, therefore, unequally impressionable by the evidence and arguments that may be adduced in favour of any innovation. They are most likely fair samples of others like themselves outside their walls. The members of the legislature, besides, in successive sessions are not identical with those in preceding sessions. Time for reflection, new modes of representing matters under discussion, and the light reflected by passing events, may, together, gain over many previously opposed to change, or lead its advocates to abandon what is seen to have been partially considered and ill-advised.

*P.* If, contrary to what might be expected, there should be reason to fear lest pertinacious resistance to change on one side and impatience of obstruction on the other might impart

a dangerous tone of vehemence and irritation to the debates, are there any arrangements or contrivances by which a common agreement may be arrived at without any unseemly appearance of dictation from one power in the constitution over another?

*B.* The chief security against dictation, or against violent dissatisfaction of any one branch of the legislature at the opposition of the others to its wishes, is the attachment generally felt by the public at large, and of which the members of the legislature form a part, to the institutions under which they live. Institutions which have been reputed good up to a certain time cannot of a sudden become intolerable to a thoughtful people, because some among them are beginning to discover flaws which, as they think, ought to be amended, while others are more alive to the excellence of what they have been accustomed to than to the supposed defects of which correction is demanded.

*P.* Making every allowance for the forbearance of those who are insisting upon improvements and reforms to which others are insensible, and for the probability that reforms suggested by some will eventually be acceded to by all when their merits have been discussed and established, must there not be some contrivances by which concord between the different branches of the legislature may be brought about and maintained?

*B.* There must be; in fact, there are, many. As an example of one: should the House of Commons by a very large majority dissent from the ministers of the Crown, the ministers may either resign and leave the Crown to choose other ministers who will not oppose the well-ascertained feelings of the House of Commons, or they may advise the Crown to dissolve the house and summon another whose leanings may be different.

*P.* A test of this kind will establish the harmony required. For ministers would resign as a matter of course if the new House of Commons should concur with the one that had been dissolved; and if it dissented from the former house and con-

curred with the ministers, they would be able to continue in office and carry their measures, which, however, might undergo some modification—the result of the rigid investigation and repeated criticism to which they had been subjected in the meantime. But how would it be with the House of Lords if they were to continue in determined opposition to the Crown and House of Commons?

*B.* As the power of creating peers is vested in the Crown, there can be no difficulty, if the Crown were driven to extremity, in creating a number of new peers whose sentiments are known to coincide with those of the Crown and Commons, to restore harmony between the three branches of the legislature. But the necessity of resorting to such a measure is very unlikely to arise.

*P.* What makes you think that the necessity for a creation of peers to reproduce harmony in the legislature is an emergency seldom if ever to be expected?

*B.* Because the peers are sufficiently identified with the community; in spite of the varieties of opinions and wishes that may occasionally arise, to make one feel sure that they desire to see the country well governed; because their ranks are being perpetually strengthened by the accession of distinguished commoners who have done good service to the public and whose judgment must carry weight everywhere, and because it is almost impossible to conceive how the House of Lords could long be, with anything approaching to unanimity, of one opinion and the House of Commons of another.

*P.* Does it not happen, sometimes, when the House of Commons has made known its wishes, even for a long time, that there is a considerable minority in that house which dissents from the majority, and eventually grows into a majority, and reverses its decision?

*B.* It does; and that countenances the opinion that the House of Lords can never be so strongly opposed to the wishes of the community as that it should be required to desist from maintaining its own views, and from giving time and opportunity for re-consideration to the majority of the House of Commons.

*P.* The danger of any serious and lasting disagreement between the different branches of the legislature seems to you something very remote. You do not even apprehend that the resource of a creation of peers, in order to produce harmony, is ever likely to be availed of. A House of Lords at variance with a House of Commons, expressing its wishes only by a small or fluctuating majority, serves as a caution against adopting and acting upon views not generally concurred in. The inconvenience of a House of Lords persisting in opposition to the oft-declared and nearly unanimous opinions of the House of Commons need not be guarded against, because it is not to be feared. Are you quite confident, when the two houses have come to an agreement, and the Crown has acquiesced in their decisions, that satisfaction will also be given to the people for whose benefit the laws are supposed to be made?

*B.* Understanding that the House of Commons is composed of representatives of the people, we do not see how the laws can fail to give general satisfaction; for if they did not in any particular, the means of obtaining an alteration are at the people's command. They have but to choose representatives whose views coincide with their own.

*P.* Does not this imply that the power of deciding how the country is to be governed, what laws shall be maintained, modified, and repealed, what new laws shall be enacted, and what taxes shall be collected, is really vested in the people who nominate the members of parliament?

*B.* Perhaps it does, not forgetting the power of the House of Lords and of the ministers of the Crown to interpose sufficient time previous to actual adoption and application, so that bare majorities may grow towards unanimity, or die out by dint of further discussion, and of a clearer apprehension of matters in dispute.

*P.* Is it a matter of great concern, think you, who the people are that are appointed to choose representatives, or members of parliament?

*B.* It must be. For chiefly, if not wholly, in them is the



power of giving a tone and character to the government, or even in great emergencies, of determining its actual course.

*P.* The device of electing members of parliament, or of a representative assembly, whatever may be the name given to it, to influence, if not wholly to direct the government, is one of comparatively modern date. It has been generally adopted in the more thriving countries of the globe, and seems to be gaining ground in estimation, although there is much discussion going on as to who the electors ought to be, and how their powers ought to be exercised. You will be greatly assisted in your efforts to arrive at a satisfactory solution of the question, "Who ought to choose our members of parliament?" by first making sure of what is, and of what ought to be, the object of resorting to a system of representation at all.

*B.* Two purposes appear to us to be served by adopting a system of representation. The one is, that it makes known to the administrative and executive government the wishes of the governed; and the other, that it accustoms the people to take an active interest in the proceedings of government, and to watch the effects which they produce.

*P.* If these two purposes are so desirable, ought not the right of voting for members of parliament to be conferred, as nearly as possible, upon every individual in the community?

*B.* When we answer "yes" to the question, whether this right ought not to be conferred, as nearly as possible, upon every individual in the community, you will understand that we do not think that this right ought to be conferred upon children, paupers, and criminals, and others, who, from their ignorance and bad habits, are likely to make a bad use of it.

*P.* Would not your grounds for refusing a vote exclude from the body of electors the larger part of the people of every country with which you are acquainted?

*B.* We fear they would. And the largeness of the exclusion from the electoral lists on these grounds should prevent our being reconciled to the permanent narrowing of the limits of

the franchise, and stimulate us to instruct and raise the people, so as to remove all excuses for their exclusion.

*P.* Can you give me any idea of the plan or system on which the electoral body is formed in this country?

*B.* We have heard it said, that no plan or system is to be found in it. A freehold of 40s., or a tenancy of 50*l.* a-year, gives to the owner of it a vote for the county in which it is situated: and in the principal towns and cities, householders who pay an annual rent of 10*l.* and upwards, and certain people called liverymen, also have votes. But the votes are so distributed, that less than one-third of the voters return more than two-thirds of the members.

*P.* Has the system, or want of system, on which our House of Commons is constituted existed for a great length of time, or, like the constitutions of most other countries, is it a creation of late years?

*B.* We don't know that we can do better than adopt the expression, that the constitution under which we are governed has grown and not been made what it is. Till rather more than thirty years ago, the only material changes in it for more than two hundred years were the additions made to the Houses of Parliament by the introduction, first of the elective peers and representatives for Scotland, and then of those for Ireland, on the union of England and Wales with those kingdoms.

*P.* And what was the nature of the change thirty years ago, to which you allude?

*B.* Indefensible and inexplicable as our representative system is still considered by many people, even after the alterations made by what is known as the Reform Bill of 1832, before that time it had ceased to be endurable. The Reform Bill disfranchised many boroughs in which the voters were so few as to make it a farce to call the members elected by them representatives of the people, enlarged the boundaries of others so as to add to the number of electors, deprived some of the smaller boroughs which had returned two members of the right of returning more than one, increased the number of repre-

representatives returnable by the more populous counties, and conferred a right of voting upon the inhabitants of the metropolitan districts and large towns which had grown up subsequently to the original apportionment of representatives to the several towns and their inhabitants.

*P.* What reasons are given for dissatisfaction with our electoral system, amended as it was by the Reform Bill?

*B.* The reasons are numerous, some applying to the principles on which the system is based, and others to the details in it.

*P.* I can readily understand that exception should be taken to many of its details, but what is the meaning of objections to the principle?

*B.* It is contended by many that every man has a natural right to a vote in the choice of representatives who are to make laws which he, in common with others, is forced to obey. They acquiesce, it is true, in the practice of withholding this right from all who have not reached years of discretion, or who are tainted with crime; and there are some who are willing also to disqualify women and paupers. We freely admit that we do not understand what is meant by a "natural right." They who claim this "natural right" for all mankind do not appear to have much hesitation in withdrawing, suspending, or qualifying it when they find it standing in the way of some principle, predilection, or convenience which they are less disposed to surrender.

*P.* Have we not had occasion to talk of "right" and "rights" ourselves more than once? Did you not attach some meaning to those terms, about which you felt you could have no misapprehension?

*B.* We have spoken of "rights of property," and then we meant a privilege conferred and guaranteed by the government, a corresponding obligation being imposed upon others to respect rights thus conferred.

*P.* But may not rights take their origin from some other power than that of government? Is not the word "right"

used with a much wider signification than that to which you limit it ?

*B.* It may be. In fact it is. We have heard folks say that every man has a natural right to a share in the land of his birth. The meaning attached to the word "right" here, even with the assistance of the word "natural" prefixed, can only be that they who thus use it think that all persons ought to have some share of the land and perhaps a vote also.

*P.* If by "natural rights" were clearly understood rights which ought to be conferred, would you then object to the use of that term ?

*B.* We should, because its use seems to bar, where it ought to invite, inquiry and examination. People who talk of a natural right to a vote or to a share of the land, or to means of subsistence, or to a fair day's wage for a fair day's labour, or to any one of a thousand other things, imply, if they do not directly affirm, that they are stating something which is beyond question. Whereas, what they assert under cover of that expression is generally very questionable, sometimes unattainable ; and attempts to realize it could only cause great mischief, and fill society with confusion and uneasiness. They, on the other hand, who mean by "rights," privileges conferred by the governing power, are quite alive to the propriety of submitting for examination and re-examination all existing rights, in order to learn by the help of the new lights obtained from time to time which of them should be sustained as they are, which withdrawn or modified, and what new ones should be conferred ; it being always borne in mind that every right conferred carries with it a corresponding obligation to be enforced.

*P.* Admitting the validity of your reasons for preferring to think and speak of rights as privileges which ought or ought not to be conferred, rather than as attributes inherent, inalienable, or natural, and not open to be discussed, we still have to learn what rights ought to be conferred and what to be withheld.

*B.* There is only one method by which such questions



as those can be settled, and that is by trying to ascertain what rights will be best adapted to promote the general well-being.

*P.* Is there not a wide distinction to be observed between rights, as you explain them, conferred by the governing power, and rights, like the right to a vote, which, although we designate them by the same name, must be admitted to be somewhat different, since it is in virtue of them that the very governing power is constituted?

*B.* These two classes of rights have been distinguished—the first as “legal,” the second as “constitutional.” Practically, they rest upon the same basis. For although constitutional rights might be supposed to be antecedent to all law, as being the foundation of the government which confers legal rights, it is well known that the constitutional rights enjoyed in this country are not held to be unalterable by the government for the time being. And it is no abuse of language to say that the power which, at its pleasure, may confer, withdraw and withhold rights, actually confers those which subsist undisturbed. The Reform Bill of 1832 proves that constitutional rights were then held to be fit matters to be conferred and abrogated by government authority, and later discussions, with the disfranchisement of some boroughs and the enfranchisement of others, show that the same opinions continue to be held.

*P.* It assists us greatly in forming our judgments upon matters so important as all things pertaining to government are, to be spared the necessity of inquiring into the origin of the first constitutional rights. We might find them to be concessions wrung by the people, or by some of the more intelligent and courageous of them, from despotic power. Even to this day—witness late events in America, Austria, and Italy—constitutional rights are greatly at variance with public feelings, and governments have obstinately refused to make concessions. Resistance and a struggle are the only means of bringing about conformity between constitutional rights and the wishes



of people so circumstanced. Happily, in this country, we are raised above the necessity or even the thought of attempting to obtain constitutional rights except by appeals to the reasons of those who direct the government and make the laws. We live at an epoch and in a country where, as regards constitutional rights, we need only to inquire what rights ought to be conferred by government. If these prove to be the very constitutional rights which we do enjoy, our satisfaction with what we possess will be all the greater. If they show wherein our rights fall short of what they ought to be, we shall know what to ask for, and how to set about bringing others to agree in our conclusions and to unite with us in impressing them upon the legislature. Does it appear to you that the constitutional right of voting for a member of parliament is one to which much importance should be attached ?

*B.* It cannot be otherwise. For, as we have seen, the character of the government must be determined by that of the members of parliament, and each voter among the constituents plays his part in deciding who are to become members.

*P.* I think I gather from your answers that you would not recommend that the right of voting for members of parliament should be conferred indiscriminately upon everybody ?

*B.* We think that some attempt should be made to give a preponderating influence to the wisest and best conducted among the people. At the same time, no efforts ought to be spared in order that as few as possible should be excluded from the improving influences of the habit of watching and taking a part in the proceedings of government.

*P.* In comparing the two modes of attempting to distribute rights among a people, which appears to you best adapted for promoting the general well-being—that of assuming that there are rights antecedent to all government, whether they be called primeval, inalienable, or natural, or that of recognizing them to be creations of the governing power, itself a counterpart of the will of the people or of the more energetic portion of the people ?

*B.* The latter, although either mode requires the exercise of caution and sagacity, whether to discover which of all proposed rights are really natural, or which really conducive to well-being. But by the latter mode, no obstacle stands in the way of inquiry for determining what rights will most conduce to the well-being of society, unless, indeed, it be the ignorance of the people, which, if not removed, might turn rights otherwise reasonable and desirable into instruments of mischief. In the case of constitutional rights, the welfare of society has to be looked for through the character and conduct of the government, which it is the main purpose of constitutional rights to produce in the greatest perfection; keeping in view, at the same time, the beneficial influence upon the people of the practice of watching and scanning the march of government, and of appointing the members who are to control it.

*P.* Not losing sight of the importance of using the elective franchise as a means of continuing and perfecting the political education of the people, all intelligent men must, I think, be of one mind as to the desirableness of trusting the powers of government as nearly as possible to the best and wisest in the land. Do you think it would be an easy matter to devise a plan by which the best and wisest shall be forthcoming to hold the reins of government? Or can you suggest how people should be chosen to select them for us?

*B.* We cannot pretend to suggest anything better than our system of representation, subject to the amendments that may be introduced into it from time to time, and that may appear needful to accommodate it to the further progress of society.

*P.* They who propose alterations in the way you indicate, and the teachers and writers who cultivate in those whom they hope to influence the disposition to listen to alterations so proposed, are often met by the objection that it would be imprudent to meddle with a system which has worked so well for us hitherto. Do you think such an objection undeserving of attention?

*B.* Certainly not, so far as to make us cautious not to

abandon that which we know to have been working well, till we are provided with a substitute warranted to work better. It might be shown, however, that a system of representation fitted for one state of society, and adhered to in another, for which it had ceased to be fitted, would be a sacrifice of the spirit to the letter.

*P.* Do you mean if the elective franchise were apportioned over a country somewhat in keeping with the wealth and population of its several parts, that a persistence in this apportionment, after a very great change had been wrought in the distribution of wealth and population, would be a sign of disregard, rather than of regard, for the intentions and purposes of those with whom the elective system originated ?

*B.* That is exactly what we do mean. Adherence to principle is best shown by always adopting the best means, according to our lights, for accomplishing the purpose in hand. In the matter which we are now considering, the purpose is to bring together the representatives most competent to make good laws, and promote good government. If the arrangements best adapted for that purpose at one period cease to be so at another, new arrangements must be made. If the common road and horse power were adhered to now, under the notion that the ways of our fathers ought not to be departed from, a great blunder would be committed, since our fathers were as desirous of safe and rapid communication as we are, only they were unacquainted with the superior means for realizing their wishes latent in iron, steam, and electrical agency.

*P.* Would not appeals to you to respect the ways and precedents followed by your fathers induce you to hesitate a little before carrying out your own projects ?

*B.* Such appeals would be quite unnecessary ; nor do we suppose that they would be made by people capable of showing that we were mistaken ; since any projects worthy of our attention would only be to carry out the very intentions of our fathers by means within our reach unknown to them. In

reality, our indisposition, not our disposition, to avail ourselves of these new means would show that we stood in need of appeals to our filial respect.

*P.* Do you see any objection so far to fall in with the views of those who profess the warmest attachment to the ways and institutions of your forefathers, as to avow a readiness and determination to co-operate in maintaining and preserving institutions as you received them, till improvements and substitutes can be introduced to accomplish more thoroughly what your forefathers intended ?

*B.* None whatever ; understanding of course that the intention of our forefathers was to promote the general well-being, even where the means subordinated to that were mistaken or unaided by the light acquired since their time. We cannot conceive how any rational person can refuse to assist in preserving the institutions under which he lives till it can be shown how they may be improved, since he must be aware of the well-being which they secure to him. Neither can we conceive how any rational person can decline to examine the improvements presented to him, since by so doing he would imply that we had attained to the "perfection of wisdom." The navigators and emigrants who first visited the southern hemisphere, wisely imitated their forefathers when they provided themselves with summer and winter clothing, but they would have imitated their forefathers foolishly had they worn the former in June, and the latter in December.

*P.* To return to our representative system, which, in the main, is what it was altered to in the year 1832. Are you aware that a short time ago there was a very general disposition to make some further modifications in it ; and that the intention so strongly expressed has since been, I will not say abandoned, but suspended, with an approach to unanimity quite as near as that by which additional reform was demanded ?

*B.* We are quite aware that there has been, to say the least, a great disinclination to press for changes which had been demanded with considerable vehemence. The faith of many



has been shaken in the beneficial results which they had made sure must follow from a large extension of the suffrage ; and they are beginning to suspect that they must look elsewhere for the improvement which they think ought to be introduced into the government.

*P.* A state of suspense such as you describe, is favourable for considering the principles on which amendments of any kind should be attempted. There are two principles which I think we may build upon without further examination. The powers of government ought to be so controlled and directed as to secure their being used to promote, as much as the general intelligence will permit, the welfare of the people ; and as one means for this purpose, pains should be taken to make sure that the powers of government will be supported by so much of the good-will and acquiescence of the people as to secure government action in harmony with what we call public opinion. Do you see any reason to question that some such system of representation as that upon which our House of Commons is elected, is well adapted for the purpose ?

*B.* We do not, although we think the system is susceptible of considerable improvement. What puzzles us most is to find a justification for the regulation which assigns to a minority of those privileged [to exercise the elective franchise the power of electing a large majority of the members of parliament. Is there not something very much like a shuffle in professing to adopt a system of representative government, and then to allow a small minority of the electors to elect a large majority of the representatives ?

*P.* Would you not attach some weight to my justification of this apparent anomaly, if I could show that the minority exercising this power was comprised of a preponderating portion of the good and wise in the nation ?

*B.* Well ; that would shake us. The thought of your being able to do so never occurred to us. Can you really show anything of the kind ?

*P.* I cannot, nor, as far I know, could anybody else. But



I wish you to be careful not to commit yourselves to any proposal for altering a system under which we have risen to what we are, until satisfied that the change proposed will secure our hold on what we have, as well as help us to something better. I freely admit that if our present distribution of parliamentary seats had been systematically planned, instead of having become what it is from the unlooked for expansion of wealth and population, while the re-distribution of seats has been resisted from dislike of change, there might be some suspicion of a juggle. But how it has arisen and continued is easily explained. And one impediment in the way of making a more satisfactory distribution is the fear, not unreasonable, of adopting other changes recommended in company with it. Independently of what is held to be the unfair distribution of seats in parliament, the mode in which a large portion of the population is excluded from the right of voting is strongly objected to. You can readily understand, when the right of voting is confined to freeholders and to tenants who pay considerable rents in counties, and to householders rated at 10*l*, and upwards in boroughs, why most of those who have no votes are shut out?

*B.* With the exception of a few rich men, who prefer to live as lodgers, it must be because they have little or no property.

*P.* Exactly; and hence the qualification of a voter is sometimes called a property qualification. It is this kind of qualification which is objected to by many people; and you may be acquainted with some of the substitutes which have been proposed for it?

*B.* There is universal suffrage and manhood suffrage, neither of which, however, when it comes to be closely examined, can be adopted in practice without modification. Then there is the proposal to confer a vote upon every payer of rates and direct taxes, and lastly, the extension of the franchise by simply lowering the property qualification and admitting a poorer class of voters.

*P.* It is the prospect of admitting a large number of poorer

voters which alarms holders of property, who are themselves accused by some of those who urge their claims for admission to the elective franchise of a wish to confine rights and privileges, and all other good things, to the richer classes. Do any of the modes which you have mentioned for extending the franchise attract your sympathy ?

*B.* They attract our sympathy more than they satisfy our judgments. It appears to us that the question of electoral or parliamentary reform is looked at from a wrong point of view, and through a delusive medium. The purpose of representation being to obtain the government best qualified to do all the good for the people which they are capable of receiving, the purpose of an elective franchise is to secure the members of parliament best qualified to control and direct the government that can be obtained out of the whole community.

*P.* Do the apprehensions which are so frequently expressed of the insecurity to property likely to arise from an admission to the electoral franchise of the masses of the poor appear to you entirely groundless ?

*B.* Greatly exaggerated, but not altogether groundless. The form which misdirection of thought, in regard to property, would be most likely to assume, is that of imposing taxes in proportion to the property possessed, rather than to the property consumed.

*P.* With these fears prevailing, whether exaggerated or not, you can scarcely be surprised that well-to-do people should resist all changes which included any attempt to widen the franchise, and plead earnestly for leaving well alone.

*B.* It behoves them, nevertheless, while intent upon preserving forms as they are, under the plea of "leaving well alone," to beware lest, by a gradual change of circumstances, the forms should become so ill fitted for their purpose, that, to retain them as they are, would be "to leave ill alone." Admitting that poor electors will, if uninstructed, be exposed to the temptation of underrating the importance of respecting the rights of property, it may be contended, in behalf of the

poor, that rich electors are exposed to the temptation of paying less attention than is becoming to the wants of the poor.

*P.* Do you think that there is as much reason to apprehend inattention to the wants of the poor in a House of Commons elected by the wealthier classes of the community as there is to apprehend disregard for the rights of the rich in a House of Commons elected by constituents the majority of whom are poor?

*B.* We may be mistaken, but we should say greater. Want of respect for property is a vice which we have so far outgrown that all fears of its infecting anything approaching to a majority of the people may be dismissed. It is to be hoped that, as a nation, we are outgrowing inattention to the claims of the poor, but we certainly have not yet outgrown it.

*P.* A short time ago you favoured the notion that pains ought to be taken to make the electoral scheme conduce to giving us as legislators the best and wisest in the land. Are you not now leaning to some scheme by which the right of returning members to parliament shall be confided to very large numbers, if not to the mass, of the people, whereby a majority in parliament might be the representatives or delegates of the poorer classes?

*B.* We admit the difficulty, and we do not pretend that we are able to solve it. We would wait to decide upon those subjects till we had gathered more experience. As schoolboys, we venture to answer as we do with the thought that we are only going through our exercise in search of wisdom under your drill. We do not know that the best and wisest representatives would be obtained by simply excluding the poorer classes from the elective franchise. The rich, as we behold them, have their prejudices and ignorance, as well as the poor, although the form of them is very different from that of the prejudices and ignorance of the poor.

*P.* Granting that both the rich and the poor, as we behold them in these our times, have each their characteristic prejudices, it does not follow that these prejudices are equally fatal to good government.

*B.* Although not equally fatal, they are both in the way of it, and ought if possible to be got rid of.

*P.* To judge whether any means are available for getting rid of one or both, or of making them neutralize each other, let us have some general description of the forms which they respectively assume, and of the kind of obstruction to good government which may be expected from them. And, first, as regards the prejudices and ignorance of the poor ?

*B.* We should say that the prominent features in these were want of consideration for the claims of the future, a yearning for present indulgence, regardless, or, perhaps, unconscious, of its being at the sacrifice of future happiness, and an inability to make provision against future calamity a source of present enjoyment. The special work of legislation is to care for the future. As respects the raising of taxes, the tendency of good legislation is not to relieve the thriftless classes from all contribution to the expenses of government ; the leaning of the poor is to throw the burden of them entirely upon the rich, among whom will be the thrifty. As respects suffering from indifferent wages, the tendency of good legislation is to act as if it were brought on by ignorance and bad habits, to legalize and defend freedom of contract, leaving wages to find their own level, and to provide other modes of solacing want and destitution ; the tendency of the poor is to attribute their insufficient wages to the harshness or avarice of masters, whose capital, they say, enables them to keep their workpeople in subjection, and, occasionally, to the introduction of machinery and other modes of economizing labour ; and they would influence legislators to curb the rapacity of capitalists, and uphold the claims of labour.

*P.* And how do the prejudices and ignorance of the rich act upon legislation ?

*B.* In making them stop short of the good which the wiser members of society consider legislation to be capable of achieving. The very merits of the intelligence which they possess are disparaged by their conduct. They trace—and truly—



suffering from destitution to ignorance and bad habits. They refuse, and wisely enough, to throw the whole weight of taxation on the provident, and to interfere more with contracts than to investigate their legality, and to insist upon their being performed when in conformity with law. But with the exception of providing some refuge against the extremes of destitution, and of making charitable contributions, they live as if they considered poverty to be a "natural institution." Having traced poverty to its causes, they leave those causes to work out their evil effects unchecked. Their own pursuit of distinction, indulgence, and display, with no stint in expenditure to obtain them, seems to proceed meanwhile as though the wails and gaunt looks of the sufferers were far removed from their ears and eyes. Such prejudices and ignorance cannot fail to tinge legislation, and to produce apathy and sluggishness in devising measures for abating the ignorance and improvidence in which poverty mostly originates.

*P.* Have you any notion how the useful influence of each class may be brought to bear upon legislation, without introducing dangerous misdirection from the prejudices of the poor, or sluggish endurance of removable evils through torpidity of moral sense in the rich?

*B.* Our impression is, that a wide extension of the suffrage, which should bring the representatives of each class into close contact, might lead to a correction of the misdirected leanings of the poor, and to an awakening of the moral sense of the rich.

*P.* If your notion of a wide extension of the franchise do not imply universal or manhood suffrage, what mode of limiting the franchise is the one that you favour?

*B.* We incline to prefer some such simple plan as that of admitting to the elective franchise all householders, or all persons rated on the parish books. With few exceptions—so few as not to affect the general character of the electoral body—the very poorest alone would be excluded from the franchise.



*P.* This scheme for determining who shall and who shall not be admitted to the right of voting for members of parliament, has recommended itself to many persons because it is self-acting, simple, and cheap, and seems to secure a fair representation of public opinion. The persons excluded by this scheme from the muster-roll of electors, otherwise well fitted to take a part in choosing members of parliament, would not be numerous enough to make it worth while disturbing its simplicity in order to retain them. Practically, it would do little more than exclude the most incapable of the poor, and others quite incompetent to exercise a beneficial influence upon government or anything else. But, disguise it as we will, a scheme like this for conferring the right to vote partakes of the character of a property qualification.

*B.* That is undeniable: but it is so comprehensive that invidious exclusions can hardly be possible.

*P.* Nevertheless, there are persons who take umbrage at the mere suggestion of a property qualification. They reject the possession of wealth as a test for determining fitness for the performance of civic duties. A man, they say, may be poor, but he is "a man for a' that;" and the indignity of estimating him by his money or his wealth ought not to be put upon him. Do you not think that some deference ought to be paid to these pleas in behalf of men who, though poor, cherish their character, respectability, and self-respect as much as the richest in the land?

*B.* We can hardly think that you attach much weight to this objection, although you state it so seriously. Men afflicted with blindness or infirmity of sight must be excluded from posts which require quickness and sureness of eye, but they are "men for a' that." Men, also, afflicted with social vices and infirmities are not to be accepted for posts of trust, because when their disqualifications are seen to unfit them, foolish and weak friends persist in repeating that they are "men for a' that." Our duty and charitable feelings might urge us to care for them in a hospital, an asylum, or a prison, but not

to place ourselves under their care, or to invite them to undertake one of the most difficult of tasks, the framing of the laws, and the giving a tone to the government under which we are to live.

*P.* Am I right, then, in assuming that you do not object to accept the possession of property as a test for measuring how far men may be trusted to perform civic duties?

*B.* It is one thing to measure the merits of men by their money or wealth, exclusively of everything else, and another to recognize that destitution, or a want of wealth nearly approaching to it, affords a presumption that most men of mature years suffering therefrom will be found to be deficient in some of those qualities, the possessors of which alone are entitled to our confidence and esteem. Whether household suffrage be a judicious contrivance for securing the electoral body best fitted to choose a house of representatives to animate and control a government may be open to discussion. But it ought not to be rejected unconsidered, on the ground that it is a property qualification, and therefore invidious.

*P.* It has been proposed, as you may have heard, by some people to make knowledge—not property—the qualification of a voter. They contend that it is more becoming and less humiliating to judge of a man by his possessions within rather than by his possessions outside himself. The amount of knowledge required to entitle its possessor to a vote, it is acknowledged, must be fixed low in order not to exclude large numbers—little more than the ability to read, write, and cipher. Has not this test recommendations which are not to be found in the property-test? Is it not more dignified to measure a man by his knowledge than by his property—to exclude him from the exercise of civic rights because he is ignorant, rather than because he is poor?

*B.* We doubt whether the proposed knowledge-test will stand a rigid examination so well as the property-test, in the form of a rating or household qualification. To set up an opposition between possessions within and possessions without

is to raise a false issue. A man possessed of a little property may be ignorant in some respects, and yet have a knowledge of many matters essential to his own and others' well-being; while a so-called scholar, although able to read, write, and cipher, may be incapable of either earning or preserving property. Good conduct is to be found dissevered from technical attainments, desirable as they are in themselves; and technical attainments are to be found unaccompanied by good conduct. One of the signs of good conduct in adults is the possession of means for self-support. It is an outward and visible sign of the possession within—a possession which includes much more than mere knowledge. As a man may “smile, and smile, and be a villain,” so he may know, and know, and be a fool, a pauper, or a criminal.

*P.* If you do not carry away from this investigation any precise rules to guide you at the time when you may be summoned to take part in political duties, you will be prepared to admit the many impediments that stand in the way of establishing good government, and to put aside as worthless the many false issues which, under the plea of principle, are meant to bias your judgment.

*B.* We cannot but reflect deeply upon the thought suggested by you, that the government under which we have attained to our actual state of well-being, and which has permitted the great and rapid improvement in well-being observable of late years, is at least entitled to the regard which will prevent its being meddled with till some clearly ascertained occasion for change can be pointed out. The means by which well-being had formerly been sought, obtained, and preserved, may be shown, owing to the altered circumstances of society, to be no longer the best, or our increased knowledge and experience may have brought us acquainted with arrangements, contrivances, and methods heretofore unthought of. The habit of looking at government as a means of promoting well-being, and at a constitution, in which is included electoral rights, as a means of creating a government the best adapted for the purpose that

can be contrived, must be a great safeguard against wandering into wild speculations, and against mistaking sounds familiar to our ears for the exponents of principles to which our judgments ought to be surrendered without even a challenge.

*P.* The remarkable changes which have been made with much difficulty of late years in our laws, the reluctant abandonment of former principles and practices, and the controversies still raging in regard to the future course to be pursued, all countenance the suspicion that our government is scarcely competent to do all that is required of it. It would be in keeping with the conclusions towards which, if I am not mistaken, you have leaned, to expect that certain modifications in our constitution might impart to the government additional strength and influence to assist it in raising its legislation to a level with the better aspirations and wider requirements of a more enlightened and more sensitive public opinion. But would it be prudent in us to expect the improvements needful in our legislation from the action of government alone, even with a constitution strengthened by all the reforms that we can think of? Are not the causes of the misgovernment and mal-administration which still cling to us, to be sought rather in the materials with which the government is constructed than in the system of construction? In other words, do you feel confident that any skill in constitution-making could construct a government sensibly better than the one we have out of a people still so deplorably deficient in intelligence and good habits?

*B.* You draw us back to this at every turn. We readily repeat our admission that little good is to be expected from any reform which is not accompanied by the growth of intelligence and good habits. For these are the elements of which good government must be constituted; and these again will not abound without education well adapted to its purpose universally imparted. A constitution capable of setting good government in motion cannot be framed out of bad materials. Let good materials exist, and we might almost say that they will combine of themselves into the best form of constitution.

## ON SELF-DISCIPLINE.



*P.* IN looking back upon and thinking over the various subjects which we have examined and discussed together, do you think your attention has been called to many things which it would be wise to leave unconsidered in forming plans for a future course of life?

*B.* We are not aware of anything. Our fear rather is that there are many more things yet unknown to us of which we cannot safely remain in ignorance.

*P.* That fear may be laid aside, if you do but feel confident in your own readiness to make the exertions necessary for mastering the further knowledge required for the satisfactory performance of the duties that await you. We have more than once admitted that the acquirements and experience possible at your age must necessarily be small compared with the acquirements and experience desirable for your guidance in life. How, then, I must ask, do you feel as regards confidence in your own readiness for future exertion?

*B.* We dare not say that we feel confident, but we will say that we are hopeful, not only of being ready to make all desirable exertion for acquiring the knowledge and skill that will be needful for a thorough performance of all our duties, but of continuing anxious to use whatever knowledge and skill we may be masters of in a way to satisfy our own conscientious convictions.

*P.* And which do you consider the more important of your two possessions—the knowledge which you have got, or your aptitude for acquiring the knowledge which you want?



*B.* The latter certainly, since the principal worth of the little knowledge which we have thus far acquired is that it will help us to acquire the additional knowledge without which we should scarcely be able to turn what we have to any useful account.

*P.* And which of two others of your possessions do you cherish the more warmly—the capacity for self-guidance of which you are conscious, or the resolute spirit which is to move you, not only to learn what you ought to do in all the ordinary occurrences and extraordinary emergencies of life, but to do what you have learned, and still have to learn, that you ought to do ?

*B.* Again, we answer the latter, since our capacity for self-guidance, sheltered as we have been by our parents, can be of little use except as the foundation upon which is to be built the higher capacity necessary to guide us safely through the struggles and temptations, and the disappointments and successes of life.

*P.* In the wish to acquire that higher capacity of which you speak, what would you fix upon as the leading thought which all people, the young in particular, ought to carry within themselves on all occasions ?

*B.* A consciousness of their desire to do what they know to be right.

*P.* Are there people who are not possessed of this consciousness ?

*B.* We fear, very many. Even in our small experience, we have come across people, of whom it would be no misrepresentation to say that they would scarcely understand us if we were to talk to them about right and wrong.

*P.* Do all people who possess this consciousness act in obedience to its dictates ?

*B.* Notoriously, they do not; for otherwise we should not hear of such expressions as “reproaches, qualms, pricks and stings of conscience.”

*P.* Is it desirable that people should feel stings of conscience when they have acted badly ?

*B.* Of that there can be no doubt. Our hopes that bad conduct will not be repeated, that amendment is probable, that an accidental yielding to temptation will not lead on to confirmed criminality, are based upon repentance, which is but another name for reproaches of conscience.

*P.* Does not conscience afford some security against the commission of a first fault, and against a relapse into evil courses after repentance, as well as against persistence in them ?

*B.* It cannot do one without the other. Conscience not only reproaches for wrongs committed, but warns against wrongs contemplated. Leaving aside those who have never been awakened to a consciousness of the distinctions between right and wrong, and whose conduct is determined by little else than animal impulse, we find, among people, some who seem to prefer right to wrong on all occasions, and others who occasionally waver between them. With the first, conscience may be said to act habitually and insensibly. With the second, when wrong is contemplated, it may fortify and save from falling by its warnings, or reclaim the fallen by its reproaches.

*P.* Do we not find that reproaches or stings of conscience follow sometimes upon acts which are not really bad, although erroneously thought to be so ?

*B.* Conscientious people are liable to err. Their consciences may omit to reproach them in strict accordance with the demerits of their conduct, and also reproach them for good conduct, reprehensible only because they believe it not to be good.

*P.* Can stings of conscience be ever entirely unmerited ?

*B.* We incline to say no. Conscience may be inactive or torpid, but its stings can only be felt when people have done what they know or suspect to be wrong, or have left undone what they know or suspect they ought to have done.

*P.* When people, concerning whose conscientiousness there is no room for doubt, act, or endeavour to act, in opposition to the laws of the country in which they live, ought their consciences to be respected ?

*B.* Their sincerity ought to be respected, but their conduct ought not to be approved, and must not be yielded to. We might, perhaps, say that their consciences may be respected, provided their acts be not permitted.

*P.* When people act, or show a disposition to act, or set themselves decidedly in opposition to the feelings and wishes of others in matters of which the law takes no cognizance, how are they generally received in society?

*B.* From sensible people they meet with the forbearance and consideration which are due to all who make it a duty to satisfy their own conscientious convictions. But should their conduct be unmannerly, repulsive and intolerable, intercourse with them will be avoided as with anything else that is offensive. By inconsiderate and silly people who differ from them without knowing why, they will be branded with some such epithet as eccentric, or bigot, or fanatic.

*P.* Are not bigotry and fanaticism names of very odious qualities? and are not the persons afflicted with those qualities disturbers of the peace—the veriest firebrands of society?

*B.* We have often heard the same individuals who are denounced by one set of people as bigots and fanatics, lauded to the skies by another as saints, or missionaries, or apostles.

*P.* Are there not people to whom the epithets bigots and fanatics are strictly applicable? Is it impossible to draw a distinction between a bigot and a saint?

*B.* It is not for us to say yea or nay to these questions. We cannot deny that earnestness and conscientiousness are qualities highly to be prized. If, then, we see an earnest and conscientious man pursuing a mistaken line of conduct, ought we not so to express ourselves as to indicate that in our opinion he is mistaken, and to avoid epithets which imply that we disapprove his earnestness and conscientiousness as well as his ignorance or infatuation?

*P.* Can we deny that many of the more notorious persons to whom the epithets “bigots” and “fanatics” have been applied

have done enormous mischief, occasioned most grievous suffering in the world?

*B.* We cannot. Neither can we deny that similar zeal, determination, and powers of endurance, well directed, have conferred upon the world some of its greatest blessings.

*P.* As you admit the evil deeds that have been perpetrated by so-called bigots, I suppose you will also admit that it is desirable to put a stop to them, if possible.

*B.* And we only know one means of doing it effectually, and that is by depriving them, not of their conscientiousness, but of their ignorance. We admit, of course, the necessity of restraining them when they would defy the law. But to blame the good and the bad in a man's character by one indiscriminating epithet, does not help to amend that which is bad, nor to strengthen what is good.

*P.* Is not the rectification of this disposition to go wrong a thing more to be desired than expected? Are not the hopes of an improved state of society which are based upon success in attempts at rectification very likely to end in disappointment?

*B.* We should say that they are, unless attempts to correct ignorance and infatuation be made a part only of more comprehensive attempts to amend disposition and conduct.

*P.* We have examined together much of the conduct that it is open to men to practise, and have settled to our satisfaction much of what it would be wise in them to prefer. We have also hit upon the line of inquiry which is likely to help us to the further information requisite for our safe guidance. Do you also feel satisfied that you know as well how the disposition to do what is right may be acquired, as how that which is right may be learned?

*B.* None but vain boasters would lay claim to that knowledge. Seeing the quantity of wrong-doing in the world, it would deprive us of much of the consolation which we may derive from attributing it to our ignorance, if the knowledge how to prevent it were in our possession unused.



*P.* We have dwelt sufficiently upon the wrong-doing which originates in ignorance—the unintentional wrong-doing. That, so far as it is preventible, can only be prevented by removing ignorance. Let us now fix our attention upon the disposition which urges us either to do or not to do the things which we know to be right, among which may be included the making the exertion necessary to remove our ignorance or correct our errors. I remember asking, when I first came among you, how it was that you were so much better disposed than many other boys notoriously are, both to do what you know to be right and to learn those things of which you still need to be informed for the purpose of doing right. And do you remember your answer?

*B.* We could only answer that we owed all that was good in our dispositions to the care which had been taken of us by our parents, not forgetting to drop a word of pity and regret for the sad destiny of those children who have not had the same advantages of parental care.

*P.* Start as we may, with or without the help and protection of good parents, a time must come for us all, when we shall be thrown upon ourselves and be called in our turn to undertake the care of the infants, the infirm and the incapable among us. The disposition to perform these duties towards ourselves and others does not, we have agreed, come of itself. Where, as with most of you, it does exist, will it abide with you for certain through life, or on what conditions? Where, as with neglected children, it does not exist, can it be brought to them? and how?

*B.* We will try and answer the easier question first. The good dispositions will not abide for certain. They require to be cultivated and maintained.

*P.* And on whom must this work devolve?

*B.* Each individual in society must undertake it for himself. There is no resource elsewhere.

*P.* What influence ought this conviction of yours that each individual is dependent upon himself for the maintenance and



strengthening of his disposition to act rightly, to exercise over him ?

*B.* To make him watchful ever to act in obedience to the dictates of his own conscience, and, as a means of insuring success, to avoid placing himself in situations where he might be tempted beyond the strength that he could fairly make sure of.

*P.* Is not something more required of him ? Have we not agreed that people may act badly, and yet be doing what they believe to be right ?

*B.* We understood that we were to confine ourselves, for the present, to the consideration of those bad acts alone which were committed in opposition to the dictates of conscience.

*P.* And you understood rightly. But I think you will have no difficulty in perceiving that people, and the young in particular, may act unconscientiously in not exerting themselves to obtain the knowledge necessary for good self-guidance. For example, taking boys like yourselves, blessed with the intelligence to perceive that, in order to act rightly, they must know how to distinguish right from wrong, could it be said that they were acting conscientiously if they did not exert themselves to obtain the knowledge by which they might be able to draw that distinction ?

*B.* It could not.

*P.* Then we must not countenance so fatal an error in the young as that of flattering themselves that they are conscientious when they are omitting to make any exertion demanded of them as a means of acquiring the knowledge which their instructors are anxious to help them to. It may be the lot of some of you to be thrown among workmen who are meditating a strike against their masters because they decline to raise their wages, or to diminish the number of hours of daily work without diminishing the day's wages, or among workmen who are disposed to resist the use by their masters of improved machinery. How are you to decide whether you ought to unite with them or not, or how you may best bring your

influence to bear in guiding yourselves and them aright, without knowledge? and what is to be thought of you, if you will not strive to gain the knowledge?

*B.* We should deserve to be condemned as unconscientious boys.

*P.* While careful to remember that the desire to obtain instruction is essential to conscientiousness in boys as intelligent as you happily are, will it be safe to give a literal interpretation to the words which assert that conscience is the inward monitor to certify to us when we have done wrong or are preparing to do wrong—to reproach us in the first case, or to threaten us in the second?

*B.* Important as it is to attend to the admonitions of conscience, the utmost that conscience can do is to admonish us when we are acting in obedience or in opposition to its dictates.

*P.* Do you conceive that any material difference is likely to be made in your conduct through your knowing that the power of conscience is thus limited?

*B.* This difference—that it will quicken our endeavours to gain that knowledge which, in combination with conscience, will assist us to do not only what we believe to be right, but what the most enlightened members of society also believe to be right.

*P.* As there is no disagreement between us in regard to the sense of duty which ought to be cultivated by each individual to attend to the dictates of his own conscience, and as we must also agree that nothing ought to be done to impair this sense of duty or to blunt the edge of conscience, I must tell you that there are people who contend that the mere intimation that conscience may be an unsafe guide, may lead us astray, is calculated to diminish its influence, and to sap the very foundations of morality.

*B.* To hold that doctrine is to affirm, either that some of the best men of former days were unconscientious; or that we who are acting diametrically in opposition to them, are acting

badly. On what grounds the teaching that enlightenment and sensitiveness of conscience must go hand in hand to secure morality and progressive improvement can be objected to, is incomprehensible to us, it being admitted that neither ought to be uncared for. If it be true that conscience will lead astray, or guide aright, according as it is unaccompanied or accompanied by enlightenment, surely the knowledge of this truth will rather increase than diminish the influence of conscience; because it will inspire all conscientious men with the desire to obtain that enlightenment which will secure their acting conscientiously and wisely at the same time.

*P.* How would you state the duty which each individual owes to himself as the guardian and instructor of his own conscience?

*B.* We don't know how we can do better than say that it is incumbent upon each individual to keep guard upon himself, lest he be led to disregard the dictates of his conscience, and to be active in seeking that enlightenment which will, in conjunction with his conscience, guide his conduct aright.

*P.* As you have told me all that can be expected from you at your age, about the self-discipline on which you will have to rely for the maintenance and further development in yourselves of the sense of duty, and also of the inclination to seek your own happiness, by contributing, when possible, to the happiness of others, and, at all events, without damaging it, will you now try your hand at solving what you very properly call the more difficult question. How are young people who do not enter upon the work of life with feelings and sense of duty similar to your own to be inspired with them?

*B.* They must have the benefit of the right kind of teaching and training. We know of no other means of imparting intelligence and inspiring good sentiments.

*P.* And who is to confer this benefit upon them?

*B.* We suppose we are precluded from saying their parents, or even society, because their having been debarred from education so far implies that neither parents nor society are

to be counted upon for the performance of this duty by them.

*P.* And what ought society to expect from those who have been debarred from education ?

*B.* It ought to expect pollution. If, as we said before, the knowledge what to do, and the desire to do it, will not come of themselves, neglect of education must expose society to annoyance from those who suffer from it.

*P.* Do you mean that society is exposed to annoyance from all whose education is neglected ?

*B.* The term education is used far too loosely for us to mean or say that, without some qualification or explanation. Neither would what goes by the name of education justify our saying that all who receive it will abstain from inflicting evil upon society. We can only speak of the majority of the uneducated as we see them, in comparison with the majority of the educated, and pronounce that among them will be found most of the idle, ignorant, drunken, thriftless, and disorderly, and hence of those who live and prey upon the produce of other people's labour, besides wounding their feelings and disturbing their happiness in other ways.

*P.* And is there no escape from the perpetuation of such deplorable consequences of neglect of education ?

*B.* The only means of escape that we can suggest, is to awaken parents to a sense of the duty which they owe to their children ; or, if that cannot be achieved, the duty of parents must be assumed by society in behalf of the neglected children.

*P.* Is it likely that bad parents, who must have been neglected as children themselves, can ever be awakened to a sense of duty, or be made capable of performing their duty if awakened ?

*B.* We fear not, in most cases. Accordingly, it will only remain for society to take their duties upon itself.

*P.* When we fall back upon society for the performance of duties which ought to be discharged by each member in his



individual capacity, do we expect that each member will be brought to contribute to the collective undertaking ?

*B.* No. The ill-conducted, too frequently, neither will, nor can, contribute ; and the worst conducted are the cause of most of the annoyance and suffering with which society is afflicted, and against which it has to protect itself.

*P.* Are we not, then, forced into the conclusion—as we were when seeking for the supporters of government—that by the society upon which we have to rely for the education of neglected children, we can only mean its well-conducted members, and particularly the best and most intelligent among them ?

*B.* We certainly are.

*P.* And with rare exceptions, are not the best and most intelligent people those who were best cared for as children by their parents ?

*B.* To doubt this would be to give up all the conclusions to which our investigations have led us ; whereas the more we reflect, the stronger is our reliance upon them.

*P.* Is not your confidence a little shaken, your composure a little disturbed by the spectacle which meets your eyes every day, of numbers—not here and there an individual—but masses of children shut out from education, in spite of the many good and intelligent men who, one might think, could and would put a stop to this sad state of things, if so disposed ?

*B.* Not at all. We are rather surprised to hear you talk of good and intelligent men who, by your supposition, may not be disposed to make the exertion necessary for preserving children from vice and misery.

*P.* I rejoice to see you so sensitive to detect any desecration of the terms “good” and “intelligent.” I was using those terms to designate the comparatively good and intelligent in society, not those only who are possessed of the higher order of goodness and intelligence which you are contemplating. Adopting your amendment, I am still anxious to learn how you think it can ever be brought about that all men considered



good and intelligent shall be incapable of enduring the child-neglect which now disgraces society?

*B.* When once the controllers of education adopt the idea that child-neglect, whether the neglect be chargeable against individual parents or against society, is incompatible with goodness and intelligence, this extension and improvement of the notions now prevalent concerning good and bad, right and wrong, may, we conceive, be as readily incorporated among moral convictions as others which the advancing civilization of society has shown to be desirable.

*P.* Can you adduce any arguments by which persons who do not share your convictions at present might be brought to expect that education can be so conducted as to train up men, not only good and intelligent, according to present notions, and striving after goodness and intelligence, as now interpreted, but holding that no man is to be accepted as good and intelligent who does not, in all his thoughts and acts, contend against child-neglect?

*B.* We cannot be expected to produce arguments which will satisfy anybody who does not share our conviction, that children deprived of education will mostly grow up to be miserable men, objects of pity to those who are well off, and disturbers of the peace and happiness of society. Sharing in this conviction, we don't know why there need be any difficulty in their sharing our hopefulness that future educators may so do their work as to lead successive generations striving for intelligence and goodness to look upon care for childhood as an essential element in goodness, the neglect of childhood an unmistakeable evidence of iniquity.

*P.* Our discussion has brought us to this point. Men reputed to be good and intelligent justify by their conduct, if not by their words, the toleration of a large extent of child-neglect, in the society of which they are influential members. You think that by a better directed education such a change may be wrought in future generations as that no good man's conscience will suffer him to be at ease unless he can feel that he has done

and is doing his utmost to put a stop to a state of things fraught with such dreadful consequences. Can you point to any similar revolution of moral sentiments that has ever occurred? Your ability to do that would go far to remove the incredulity of some who look upon any material diminution of human ignorance, superstition, and misery, rather as a vision of wild romance than as a prevision of sober judgment.

*B.* We must not expect that wonders achievable will be placed on a par with wonders actually achieved, although the gifted men who pleaded and toiled for the latter were met with the same vehement opposition, the same scornful inattention, the same supercilious indifference, which now try the patience and determination of those who would banish child-neglect from our land. History teems with examples of moral revolutions quite as great as that which you are aiding to accomplish, from the discontinuance of human sacrifices to propitiate the gods down to the emancipation of the slaves, without whom, it was said, our colonies could not be cultivated, and to the removal of the commercial restrictions upon which our national greatness was thought to be based.

*P.* After such reversals of moral judgments, and such changes of conduct, followed as they have been by the most beneficial effects, he must be an empty thoughtless creature who would try to thwart attempts to remove one of the foulest blots still disfiguring society, by insisting that an evil to which he has become callous must be irremediable. Turning a deaf ear to such babblers, the obstacles in the way of the moral revolution which we are contemplating are formidable enough to demand all our efforts. How do you think exhortations to put a stop to child-neglect would be listened to by that numerous class of decorously conducted and sumptuously faring people, who seem to be contentedly basking in a sunshine from which crowds of their fellow-creatures are excluded?

*B.* Not in a very kindly spirit, we fear.

*P.* If you could succeed in disturbing their peaceful enjoyment by raising scruples of conscience within them, might you

not embitter their happiness, and yet fail to soften the lot of others? and would not that be a diminution of the general happiness?

*B.* As a mere arithmetical problem, it cannot be denied that if you subtract happiness from one portion of society without adding any to another, the sum total for all must be diminished. What we have to decide is, first, whether child-neglect ought to be put an end to, as well as other kinds of neglect which generate pestilences less fatal, and second, whether conscience ought not to make everybody uneasy who is guilty of it in himself or who connives at it in others. Our decision is that child-neglect ought to be put an end to, and that no man who omits to exert himself to bring it to an end ought to be considered a good man, or to enjoy the blessing of an easy conscience. To infuse disquiet into a man's conscience, except to make him the better for it afterwards, would be cruelty. But he who attempts to awaken others to iniquities which they have been blindly committing may safely discard such fear from his mind. His difficulty will be to give the better direction to conscience. Its stings and accusations need be but temporary, and the new torments will be the forerunners of a livelier sense of happiness consequent upon the increased good resulting from the more intelligent and effective discharge of duty. The principal gain to humanity will be from the improved direction of conscience in the young from the beginning, so that the good conduct looked for from them need not to be preceded by self-accusation and repentance.

*P.* I accept as a conclusion previously arrived at by you that we hardly dare, with all our attempts at improved and universal education, look forward to the time when the race of criminal and criminally disposed men will become extinct. Even if, in the far distant future, that happiness be in store for mankind, some measures must be taken to protect society from the misery which their unchecked licence would occasion.

*B.* It is the duty of government to look to that.

*P.* Truly. But what have we already said of this govern-

ment? Is the effective power in it drawn from the whole, or only from a portion of society?

*B.* Only from a part, and that the best and most enlightened part. The worsen and less enlightened members of a community are in fact the very causes which make government necessary at all.

*P.* Are the best and most enlightened among a people always competent to control, to direct, and to stimulate the action of the government so as to make it promote the general well-being as much as possible?

*B.* Judging by the past, we should say not so competent as experience has shown they might have been, but more competent than any others who could be found at the time to undertake it.

*P.* How may it be hoped to make the best and most enlightened among a people competent to discharge the duties of government?

*B.* By good teaching and training, not only to cultivate in them the ordinary good qualities, but such desire and aptitude to be useful to society, as will lead to their being selected by their countrymen, and to do credit to their choice.

*P.* It may so happen that some of you will in a few years have a voice in the government, or be actually called upon to perform some of the duties of legislators and administrators. Are you conscious of having formed any definite opinions concerning the method of dealing with the criminal and criminally disposed members of society?

*B.* You will hardly expect us to say more than that such opinions as we have formed are of the vaguest and most general. We shall have them, it is to be hoped, better defined with time and attention. Prevention, punishment, and reformation, ought to be the means principally relied upon by government for protecting society against criminals and the criminally disposed.

*P.* I am ready to take for granted that you desire to become competent, if called upon, to perform government duties, and



I presume you would acknowledge that it ought to be a matter of conscience with you to strive to acquire the qualifications which will lead to your becoming competent?

*B.* As we cannot deny that government duties ought to be conscientiously performed, and that to perform them properly men must be instructed as well as conscientious, so neither can we deny that boys who are not sensible of striving to qualify themselves well to perform whatever government duties may await them do not deserve to be considered conscientious.

*P.* You mentioned prevention, punishment, and reformation, as three objects to be aimed at in regard to criminals and the criminally disposed. The first and last, difficult of attainment as they have hitherto proved, particularly the latter, do not give room for any discussion that would, just now at all events, be suitable for us. Details of which you must be uninformed, not principles, would have to be dealt with. I will not venture upon any questions concerning the effects that are to be expected from punishment till I can make sure that I understand precisely what you mean by the term.

*B.* We understand by punishment, pain and privation, whether in the shape of confinement, compulsory labour, or fines and penalties, inflicted upon criminals, with a view to deter others criminally disposed from committing crime.

*P.* I observe you do not include flogging or the infliction of any kind of torture among your punishments.

*B.* We could hardly do that, having felt and witnessed the discipline of our own school, where flogging and beating are unknown. We thought that torture had been discontinued in every civilized country.

*P.* Is not flogging torture? As practised in our army and navy, and at the cart-tail not many years ago, it was a very cruel torture—so cruel, that the number of lashes ordered could seldom be inflicted without danger to life. The number of lashes according to sentence was reduced, in reality, with a view to save life, not to spare torture, by the interposition not of the judge or the chaplain, but of the surgeon.



*B.* We are quite prepared to surrender flogging or corporal punishment of any kind. For purposes of reformation we look upon them as worse than useless, as likely to harden rather than to correct—to frighten and embitter rather than to encourage and conciliate.

*P.* Would punishment, according to your notion of what it ought to be, admit of prison-treatment, which, as regards diet, ventilation, warmth, clothing and solitary confinement, might be calculated to undermine health, or to generate disease, mental or physical?

*B.* If you mean by “calculated,” specially intended, or clearly seen by instructed men to be very likely to produce those effects, we unhesitatingly answer no. We can well understand that any prison discipline, even with the most humane attention to the condition of the criminals, might be damaging to the health of many, but we do not know how that can be avoided, if criminals are to be prevented from preying upon society, and to be confined for that purpose.

*P.* If you exclude from your notion of punishment any attempt either to torture criminals, or to damage their health, what limit would you fix to the dietary and scale of comforts for criminals under confinement? I presume you would not allow full scope to indulgence, even in luxuries that would be considered innocent outside the prison walls.

*B.* In the absence of any other reasons for restricting the prison fare of criminals, there is this one which cannot be overlooked—the larger number of criminals have no means of self-support. They are lodged, fed and clothed out of the earnings of others, and it is obvious that they ought not to be allowed to consume more of these than will just suffice to preserve existence and tolerable health.

*P.* Is it not desirable to make criminals contribute by their labour, and in that small number of cases where they have property of their own, out of their property, towards their own maintenance?

*B.* Where criminals have property, society ought not, so

far as we can judge, to be burthened with their maintenance. Indeed, we think their property, or as much of it as is required for the purpose, should be taken besides to pay the expenses of their conviction, and to repair the damage inflicted by their crimes, and to make compensation, whether to individuals or to society. Where criminals have no property, the skill of those in whose charge they are should be shown in inducing rather than in forcing them to work. And one would think the difficulty could not be very great with the larger number of criminals restricted to the barest prison fare unless they would earn some extras by their own labour.

*P.* Would not the criminals who had been the most neglected and miserable previous to their imprisonment, those unskilled in any craft, and unaccustomed to steady labour, be hardly dealt by, compared with the less incapable criminals?

*B.* Perhaps, they would in some respects. In others they would be better off. The prison-fare would not appear so hard to them compared with what they had been accustomed to; and if their reformation were attempted as it ought to be, they might be taught some handicraft, and be gently brought to get over their distaste for continuous labour. On being returned to society, if they had suffered more at first, they would have benefited more by their imprisonment than their less incapable fellow-prisoners.

*P.* I will now try to sum up all that you would aim at—I mean judicially, not educationally—in order to prevent crime, and punish criminals. You must correct me, if I do not state your views correctly. You would have an adequate police force to deter the criminally disposed, and to arrest suspected criminals. You would have prisoners tried, and then, if not found guilty, discharged, and if convicted, imprisoned and treated much in the way that we have gone over together, omitting no efforts at reformation, so that they might be restored to liberty without detriment to society.

*B.* We see nothing to object or to add to in your statement.

*P.* Let me ask, then, what you would do besides all that I have stated with a view to punishment?

*B.* You have puzzled us. We don't precisely know what else to suggest. But something more ought to be done to deter others from committing crime.

*P.* And if we should come to the conclusion that nothing more can be done judicially, ought that to make us despair of ever diminishing the number of criminals?

*B.* It ought rather to make us seek other means for diminishing them, to make us strive to diminish the number of criminally disposed by an education better adapted to its purpose, and brought to bear upon every member of society.

*P.* We must not, however, part with these two important matters of prevention and reformation, without examining whether any, and what deterring influences may be exercised through them over the criminally disposed who have not yet fallen into crime. Take the vagrant and disorderly portion of the criminally disposed; how do you think they will regard their liability to be shut up in prison, restricted to prison fare, and obliged to depend upon their own application to work and cheerful submission to discipline for every indulgence conceded to them?

*B.* We readily admit that they would not look forward with much satisfaction to confinement, and the accompanying prison discipline.

*P.* Very large numbers of criminals are more or less addicted to drunkenness and debauchery. What privations will they necessarily have to endure while undergoing the discipline indispensable for their reformation?

*B.* They will, of course, be debarred from spirits or fermented liquor, except where prescribed by the doctor; and forced sobriety is perhaps of all penalties the severest in the opinion of drunkards that could be inflicted upon them.

*P.* Do you think, if I were to go over the whole catalogue of crimes, that the knowledge of the kind of discipline pre-

pared as the means of reformation could fail to be looked forward to with a shudder by men criminally disposed?

*B.* If this kind of discipline were not looked forward to with dread, neither would punishment of any kind likely to be inflicted in our times. Detention, reformatory discipline, compensation to society and to the individual injured, where possible, or as far as possible, would not afford a very alluring prospect to the vagrant, the idle, the drunken, the dishonest, the violent or the revengeful.

*P.* Have you formed any opinion as to the length of time during which imprisonment ought to last?

*B.* Supposing all thoughts to be relinquished of inflicting pain under the name of punishment, in addition to imprisonment and reformatory discipline, it appears to us that imprisonment must last till there is good reason to expect that reformatory discipline has completed its work.

*P.* Would not that imply imprisonment during life for many criminals, and imprisonment greatly protracted beyond what is now customary for almost all?

*B.* It would: for criminals would not be restored to liberty till it could be felt that society incurred no great risk of suffering from a renewed gratification of their criminal propensities.

*P.* Is there not reason to fear that the number of criminals in confinement would be greatly increased, and that, as a consequence, the number and size of our prisons, and the expense of maintaining the criminals, would be greatly increased also?

*B.* The size and number of our prisons might, perhaps, have to be increased in the first instance, although the repeated re-committals and re-convictions which occur under our present system of administering justice make us think there would be no occasion for such increase, and make us feel almost sure that the number of criminals would ultimately be diminished, and the number and size of our prisons also. The expense to society would, we expect, be diminished at once, if we take into account the damage now done by the criminally disposed

at large, who would, under our supposed system, be in prison, after one conviction, till reformed.

*P.* Are there satisfactory reasons for suspecting that the damage done by criminals after a first conviction is very large?

*B.* It is impossible to read the reports of daily and weekly occurrences in the criminal and police courts, and not rise from the perusal with a sense of the waste and destruction of property, and of the violence inflicted and dismay occasioned by criminals who have already been convicted and sentenced to limited terms of imprisonment by magistrates and judges. From most of the trials in which crimes of violence against the person are before the court, this melancholy reflection must be carried away by every rational spectator, that the unprotected individuals, frequently women and children, connected with the criminal will be rather worse off than before, when the term of his imprisonment comes to an end.

*P.* Does it appear to you that any of the deterring influences exercised over the criminally disposed by our police and law courts would be diminished if criminals, instead of being sentenced to punishment as they now are, were to be sentenced to terms of imprisonment of greater or less duration, according to the signs of their depravity, and the probabilities of a late or early reformation?

*B.* We hardly know that there would be any difference, except that the term punishment would be discarded.

*P.* When you read the cases which are every day recorded in our police and criminal courts, and see culprits sentenced to weeks', months', and years' imprisonments, with or without hard labour, or to penal servitude, does the thought jump into your minds that few, if any, of the culprits will be turned loose upon society unreformed?

*B.* We carry away thoughts the very reverse of these; for scarcely a day passes in which we do not hear of some outrage committed by a ticket-of-leave man, or by a man who has already been convicted and punished.

*P.* What would your thoughts be, if criminals were sentenced



to terms of imprisonment measured by the prospects of reforming them ?

*B.* Our hopes would then be that very few discharged prisoners would return to criminal courses ; and that the number of those who did would become smaller and smaller gradually, as their keepers became more expert in reformatory treatment, and better interpreters of the symptoms of genuine repentance and improvement of character.

*P.* Which mode of magisterial and judicial treatment is more likely to lead away from thoughts of vengeance and retaliation ?

*B.* The reformatory. It often strikes us that feelings of bitterness and anger, with a desire of inflicting pain upon criminals, especially after more than one conviction, colour the magisterial language in passing sentence.

*P.* Which system affords the better opportunities for rectifying decisions when they have been given in error ?

*B.* The reformatory again. For the innocent, though convicted prisoner, might soon impress his keepers with the feeling that severity of discipline should be relaxed in his favour, and the term of his confinement be shortened, where the discovery of his innocence did not intervene to hasten its close.

*P.* How will you meet the objections of those who, compelled to admit the reasonableness of your answers, persist in urging their dislike, owing, perhaps, to the novelty of the proposal, to the cruelty of indefinite terms of imprisonment, and the expense of maintaining a large number of criminals ?

*B.* If the indefinite term turn out to be a long one, or even for life, proof would be afforded of the magnitude of the mischief that would be inflicted upon society by setting the criminals, so detained, at liberty. In the larger number of cases, it is to be hoped that reformation would be accomplished. As regards expense, putting aside the value of the superior protection afforded to society, we have been told that prisoners under good discipline, and especially when approaching the

period at which they will be considered worthy of their liberty, can be made self-supporting.

*P.* There are persons who, in their horror of the repeated crimes of convicts, propose that we should revert to the severer forms of punishment which a mistaken philanthropy, according to them, has caused to be abandoned. Is there not some reason for suspecting that the mildness with which we now treat criminals, has stripped punishment of some of its terrors?

*B.* After the discussions which we have gone through, we might almost suggest that folly or silliness would characterize much of the modern treatment of criminals better than mildness. Detention of criminals till reformed, and for life, if reformation cannot be accomplished, would be our substitute for a course which seems to acknowledge neither principle nor method. If a notion were to prevail, that hardship, severity, or cruelty, were characteristic of the treatment of criminals, attempts would every here and there be made to screen the culprit, and divert the course of justice. Uncalled-for severity, by thus substituting uncertainty for certainty in the treatment of crime, would leave the criminally disposed undeterred, and society unprotected. On the other hand, let the impression be abroad that the treatment prepared for crime is at the same time most humane to the criminals and most beneficial to society, and every thoughtful person will be animated with the desire of bringing criminals to justice for their sakes, and for the sake of society also.

*P.* We have gone rapidly over a large part of the work which awaits, if not every individual, all those upon whom society depends both for its preservation and improvement. I need not ask you whether you aspire to take rank among the benefactors and improvers of society. I am sure that nothing could be more painful to you than to imagine that you are doomed to be among the provided for and guarded against, or even to be condemned to the ignominious lot of uselessness. I will only ask you, before I take my leave, to tell me the line

of conduct which it behoves you to pursue in order that your aspirations may not prove vain, but become the forerunners of happiness to yourselves, benefit to your contemporaries, and improvement to posterity?

*B.* First, we must bend our minds to persevere in forming the habits and acquiring the knowledge possible at our age and the aptitude for acquiring what more will be necessary, to enable us to become self-supporting and capable of performing all our duties and fulfilling all our obligations.

Secondly, knowing, as we do, that many individuals are addicted to plunder and harass their neighbours, and that many more give proofs of a propensity to obtain their living by violence and fraud, rather than by steady labour and upright dealing, we must prepare ourselves to be able to co-operate with other well-disposed individuals so as to organize protection against all who would disturb the general well-being.

Thirdly, we must be preparing to take our share in the performance of another work. The maimed, the imperfectly organized, and others overtaken by unavoidable calamities, are dependent upon contributions from the earnings of others, among whom we ought to hope to be. There are, besides, many destitute and helpless who might be otherwise, had they been well cared for in infancy and childhood; and, sad to say, there are thousands of neglected children around us growing up to lives of shame, of misery, and of crime. We must take our part in contributing to the relief of the former, and to the salvation of the latter.

Fourthly, being aware of the vast range of knowledge, the capacity for long-sustained attention, and the sagacity and forbearance required to judge of the fittest means for securing the execution of all this work, what laws to enact, how to administer them, and how to assist in selecting the legislators and functionaries best adapted, each for the special duty confided to him, we must be doing our utmost to master all those attainments and form all those habits which will enable us to do the lighter work, at all events, and to bring no discredit

upon the choice, if we should be selected to perform the more arduous.

*P.* In the state of mind in which you feel yourselves to be, on what do you chiefly found your hopes of becoming possessed of the qualifications requisite for enabling you to perform well the duties of life, to entitle you to the approbation of the wise, and to secure to you your own self-respect and the blessing of a good conscience?

*B.* On steady perseverance in pursuing our studies, in acting up to all those rules of conduct which have commanded our assent, and in endeavouring to discover for ourselves, whenever the necessity of deciding upon a course of action in new or strange circumstances shall be forced upon us, how the new course at our option may be made to correspond with former courses already approved, so as to promote, or at all events not to disturb, the general well-being.

*P.* And as regards the unfortunate children of your own age who are not in the same state of mind that you are?

*B.* Care for them must be included among our other duties. Care, also, for those still younger to secure their growing up to a consciousness of how much their future happiness depends upon early thoughts of self-discipline.

*P.* And what ought we to think of the boy, if there be one among you, who, participating in your knowledge and sentiments, neglects to practise sedulously and conscientiously this self-discipline?

*B.* That he is endangering his future happiness and respectability. It is to be hoped, for his sake, that the stings of conscience will urge him to correct the error of his ways at an early stage, lest, little by little, self-discipline become more and more irksome and difficult, till destitution, vice and crime fasten upon him, or he be saved only because the magistrate or the judge sentences him to the discipline which he was too heedless to practise of his own accord.

*P.* And what ought we to think of boys who have enjoyed your advantages (for I purposely exclude people whom we



might excuse from their ignorance) if, when they are grown into men, they either condemn their own children to lives of misery, through neglect of teaching and training, or sluggishly look on while like misery is in preparation for other children?

*B.* There can be but one excuse—ignorance—for men who are guilty of such barbarity. Intelligence, if anything worthy of that name could be the gift of men so conducted, would be degraded by companionship with such unconscientiousness or misdirection of conscience.

*P.* I must caution you that the enunciation of your sentiments as you have just expressed them, will expose you in some quarters to be stared at in amazement. You may be called visionaries, or utopians, or optimists. There is a class of sleek, easy people who are incapable of conceiving how the ways of society can possibly be very different from what they now are. The idea, in particular, of altering the direction of conduct for the better, and of rectifying and expanding thoughts concerning the distinctions between right and wrong, good and bad, strikes them as absurd in the extreme. If you should chance to meet with anybody in this frame of mind, who could be brought to lend you his attention, do you think you could suggest anything that might bring him to suspect that your thoughts upon the powers of a judiciously conducted education were not so hopelessly unpractical as he fancied?

*B.* We dare not say that we could. We might refer, in corroboration of our views of the potency of educational influences, to the prodigious variety of modes of employment for the purpose of earning a livelihood, and to the changes which from time to time have been introduced into the modes of employment. However distasteful many of those modes may be to persons who have not been trained to them, one only condition seems to be essential to recommend them to numbers sufficient to insure the doing of the work required for the good of society, with comfort to those engaged in it; and that condition is, success in earning the means of livelihood expected from it.

*P.* It might be objected to examples drawn from industrial



life, that they do not touch the chief difficulty in the way of improving the general state of well-being, which is to be found in prevailing habits. The desire of earning the means of subsistence, or of luxurious and ostentatious living will, it is found, bring the larger part of mankind to give themselves up cheerfully and regularly to every conceivable kind of employment, however unattractive, dangerous, or unwholesome it may appear at first sight. But how is it to be expected that men will forego the very pleasures and indulgences, the means of enjoying which they have worked to acquire ?

*B.* It is not to be expected. But we must bear in mind that men's views in regard to what constitutes the enjoyment or indulgence desirable from abundance of wealth have undergone, and are undergoing, great changes—changes, too, indicative of growing intelligence and goodness. A time may come when rich men will take as much pleasure, and devote as great pains, to provide that all the children around them shall be receiving a good education, as that their mansions shall be sumptuously furnished, and their equipages well appointed. All that is required is, that objects to be sought for should be prized in proportion to their glory and loveliness. The efforts to attain them can scarcely fail to follow in the same order.

*P.* Will not some new or greatly improved machinery be required to bring about the great change in moral sentiments which you are contemplating ?

*B.* No other improved machinery, as far as we can see, than that improved education which you are insisting upon—an education the very essence of which is to form the understandings and dispositions of the young, so as to bring them to estimate conduct by its tendency to promote the general well-being, and to aim at the practice of that self-discipline which will lead them to the further knowledge, and strengthen them in the habits desirable for enabling them to contribute as largely as possible to that well-being.

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